

EXHIBIT

10



الائتماد اللبناني
CREDIT LIBANAIS

Branch: DanonehAccount No: **REDACTED**Date: 09/03/2016

AGREEMENT FOR OPENING AN ACCOUNT / ACCOUNTS IN OUR NAMES AT YOUR BANK WITH A REQUEST TO ISSUE BANK PAYMENT CARDS AND SUBSCRIBE TO THE BANK'S ELECTRONIC SERVICES

I/we the undersigned:

- 1) Joseph Abdallah Daou
- 2) Karen Hanci Joseph Hazraani Sp Joseph Daou
- 3) _____
- 4) _____

(Jointly and severally)

Having elected domicile at the following address: Danoneh, near Barakeh Cap survival, 2nd floor 71/412000

Kindly request you to open ☐ in my name ☒ in our names ☐ in the name of :

(1) ----- in our books the following account/accounts:

1- Savings Account	<input type="checkbox"/> Fixed maturity date (2) : <input type="checkbox"/> First maturity date: <input type="checkbox"/> Sight	Interest rate:	Currency: (3) Currency: Currency:
2- Collective Savings Account	<input type="checkbox"/> Fixed maturity date : <input type="checkbox"/> First maturity date: <input type="checkbox"/> Sight	Interest rate:	Currency: Currency: Currency:
3- Joint Savings Account	<input type="checkbox"/> Fixed maturity date : <input type="checkbox"/> First maturity date: <input type="checkbox"/> Sight	Interest rate:	Currency: Currency: Currency:
4- Deposit Account	<input type="checkbox"/> Fixed maturity date : <input type="checkbox"/> First maturity date:	Interest rate:	Currency: Currency:
5- Joint Deposit Account	<input type="checkbox"/> Fixed maturity date : <input type="checkbox"/> First maturity date:	Interest rate	Currency: Currency:
6- Collective Deposit Account	<input type="checkbox"/> Fixed maturity date : <input type="checkbox"/> First maturity date:	Interest rate:	Currency: Currency:
7- Current Accounts Checking Accounts	<input type="checkbox"/> Sight	Interest rate:	Currency: Currency:
8- Joint Current Accounts Joint Current Accounts	<input type="checkbox"/> Sight	Interest rate:	Currency: Currency:
9- Collective Current Accounts (4) Collective Checking Accounts	<input type="checkbox"/> Sight	Interest rate:	Currency: Currency:

Joseph Daou
Karen Daou

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The Collective Accounts for several parties can be operated ☐ by sole signature ☐ by any of the following two joint signatures ☐ (other to be specified)

1)-----

2)-----

3)-----

We hereby kindly request the Bank, in addition to the opening of the above mentioned accounts, to perform the following:

I- Issue <input type="checkbox"/> in my name <input type="checkbox"/> in the name of	I- Accept <input type="checkbox"/> my subscription <input type="checkbox"/> the subscription of to the followings electronics services	Name of the services beneficiary
<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Diners Club <input type="checkbox"/> BankerNet Visa Electron <input type="checkbox"/> Other Cards	<input type="checkbox"/> Phone Banking <input type="checkbox"/> Internet Banking <input type="checkbox"/> WAP Banking <input type="checkbox"/> TV Banking <input type="checkbox"/> Other Services	

This account/accounts and the issuance of cards as well as the subscription to the electronics services are subject to the special conditions stated hereunder, and we declare that we have read and approved them.

Account Holder / Account Holders Signatures (5)

Read and approved
Valid for opening a
checking and saving
account

Read and approved valid for
opening checking and saving
account

Joseph

Joseph

Mar 19/2016

3/21/16 3/21/16

- 1) Mention the name of the minor person, or the mentally retarded customer; in the latter such case, the customer can only open a Savings or a Deposit Account.
- 2) Fix the maturity date to one month/ three months/ one year or more
- 3) Specify the currency
- 4) Valid for opening a Collective joint liability account, and by Power of Attorney entered into between us.
- 5) The Account Holder/Holders should, before signing the present Agreement, handwrite the following: " read and approved valid for opening an account/accounts and for issuance of cards and for subscription to electronic services."

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checking & saving acc KD

1- GENERAL CONDITIONS GOVERNING THE OPENING AND OPERATION OF A SAVINGS ACCOUNT

1- A personal passbook is given by the Bank to the Account Holder/s upon the opening of a savings account. This passbook is the equivalent of a bill to the order of the depositor. It is neither transferable, nor endorsable. The amounts can only be deposited and withdrawn in cash upon presentation of the passbook to the issuing branch where the Account was opened. The transactions shall be recorded in the passbook which be should signed by authorized signing officers of the branch. The withdrawal cannot be effected by cheques or transfers.

2- Should the Bank agree to accept payments by means of cheques, their value shall be entered in the account but remains subject to final clearing before which date the Account Holder/s shall not be entitled to withdraw any related amount. In case of non- payment of the cheques for any reason, the Bank is entitled and without prior notice, to debit the account with the relevant amount. The Bank is also exempted from protest for non payment of the cheque and the issuance of the notice of advice subject of article 367 of the Code of Commerce, since it is the responsibility of the Account Holders to enquire about the said cheque with the Bank.

3- The Account Holder/s shall assume alone the responsibility for the loss, robbery or illegal use of the passbook, in which cases the Account Holder should immediately notify the Bank. The Account Holder or the Account Holders may jointly receive a new passbook by signing a written declaration notifying the Bank of the loss, thereby giving the Bank total and final discharge.

4- In case of a Sight Savings Account, the interests are calculated according to the rates fixed by the Bank and shall be accrued and capitalized on December 31 of each year or at the closing of the account, and the amount of interest is entered in the passbook upon its presentation to the branch. The Bank reserves the right at all times to amend the applied interest at its discretion.

5- In case of a Fixed Term Deposit, the Account Holder is not allowed to withdraw the amounts deposited before the maturity date, the interests are calculated according to the rates fixed by the Bank and shall be accrued and capitalized upon maturity. Interest rates cannot be modified except upon maturity. The Bank reserves the right to renew the deposit automatically for the same previous period and at the rates applicable upon renewal, unless the Account Holder gives different instructions to the Bank, at least five working days prior to maturity date.

6- In case of Fixed Term Deposit, the Bank reserves the right and without prior notice to the Account Holder to automatically debit the Account upon first maturity for all amounts related to withdrawals effected by payment cards and/or charges and fees related to services due and not settled, in addition to other expenses due.


7- In case of a Joint Savings Account, each Account Holder, being jointly creditor, is solely entitled to operate the account unconditionally and unreservedly, provided he presents the savings passbook for each transaction. He has the right to deposit or withdraw any amount, utilize the balance and allocate all or part of the credit balance to secure any debts due to the Bank, be it of a third party or all or any of the Account Holders, according to the Bank terms, ask for the closing of the Account, give total and final discharge to the Bank, and remit the savings passbook. The Bank is not compelled to inform all the Account Holders of the activity of each of them. The Account Holders are jointly entitled to assign one or several authorized representatives other than the Holders themselves, and to revoke them.

8- Upon the death of one of the Joint Account Holders, his partner/s alive have the absolute right to utilize the totality of the account. In this case, the Bank is not compelled to give any information to the heirs of the deceased Account Holder unless otherwise clearly stated in the present Agreement and agreed upon by all Holders.

9- In case of several Account Holders, those having the signing authority are entitled to operate the account by their joint signatures unconditionally and unreservedly, provided they present the savings passbook for each transaction of deposit or withdrawal; their rights include the right to utilize the balance and allocate all or part of the credit balance to secure any debts due to the Bank be it of a third party or all or any of the Account Holders according to the terms of the Bank, to ask for the closing of the account, to give total and final discharge to the Bank and to remit the savings passbook. The Account Holders are jointly entitled to designate one or several representatives by an official proxy clearly specifying their prerogatives.

10- In case of death of one of the several Account Holders, the balance at the date of the death notice served to the Bank shall be equally divided among the living Holders and the heirs of the deceased party. In this case, the Bank shall automatically block the part of the deceased party in order to pay it to the heirs, according to the Law on the Limitation of Successions. The Bank should not accept any notice from any of the Account Holders stating the opposition on the rights of the other Account Holders or forbidding them to freely operate and utilize the Account separately. However, should any legal action be taken among the Account Holders concerning their account, the Bank shall be obliged to block the account as soon as notified of the legal action. This measure

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shall remain in force until the Bank receives a request signed by all Account Holders to release the account, or an enforceable court rule settling the dispute. The account shall bear no interest when blocked.

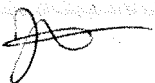
11- Said account is subject to the provisions of this Agreement and to the Laws stipulated in the Code of Money and Credit, the Code of Obligations and Contracts, and the Law governing the Joint Account, dated December 19, 1961.

2- CONDITIONS GOVERNING FIXED TERM DEPOSIT ACCOUNTS

- 1- The Account shall bear interest according to the agreed rate, and shall be accrued on the capital amount at each maturity, before which date no withdraw is allowed. The Deposit is considered implicitly renewed, once or more, and shall bear interest according to the rates applied at maturity by the Bank, unless otherwise advised by the Account Holder, at least 5 working days prior to that date.
- 2- If no deposits nor withdraws are effected in 5 consecutive years (except for the interest) the account is considered dormant and the Bank reserves the right to stop accruing interest, and charge fees for services rendered.
- 3- Joint Deposit Accounts or Collective Deposit Accounts are subject to all regulations governing such accounts and stipulated in the first paragraph of this Application Form.

3- CONDITIONS GOVERNING CURRENT ACCOUNTS:


- 1- The customer makes withdrawals from his Account by means of a checkbook delivered to him by the Bank, which he undertakes to diligently safeguard. The Bank is not held responsible for any stolen, lost, or illegal use of the checks, before a written notification is received, to prevent any unlawful payment.
- 2- In case the Account Holder/s want/s to print their own personal checkbooks, a prior written approval must be obtained from the Bank to this effect. The Account Holder/s shall be fully responsible for any incompleteness, default or error in printing and numbering these checks. The Bank is not required to control such checks numbering and serial order, nor is it liable for comparing them with the samples used by the Account/s Holder/s. The Bank's role is limited to the verification of signatures. To this effect, Account Holder/s undertake to notify the Bank of the printed checks numbers, and shall not use any different numbers without the Bank's prior approval.
- 3- The Bank is not held responsible for any delay in presenting the check for collection on due date, nor is it responsible for delays in sending notifications, or any loss or destruction of the checks while in transit among the Bank branches, or between the Bank and its correspondents.
- 4- The value of the checks deposited for collection on the responsibility and to the credit of the customer cannot be withdrawn until final clearance of the check. If the uncleared checks and their amounts are credited to the customer's accounts before final clearance, such entry will not be considered as a loan granted, and no withdrawal will be allowed until the check is finally cleared. The Account Holder/s has/have no right to issue a check without provision or no sufficient funds, nor to withdraw total or part of funds relative to a check issued.
- 5- The Account Holder/s declare/s that they read all provisions pertaining to the rules and regulations of the Central Office for Defaulting Customers stipulated in Decision No. 6060 dated November 25, 1995 issued by the Governor of the Central Bank of Lebanon. The Account Holder/s unreservedly approve the application of said provisions.
- 6- The Bank reserves the right to make a reverse-entry to the Account Holder/s account as a result of a material or legal error, or as a result of a bounced check for any reason, without prior notice. Each Account Holder disposing of funds credited to their account by mistake are liable to legal action taken against them, and the Bank reserves the right in such cases to claim any damages equivalent to the principal plus any accrued contractual interests and accessories as of the date of occurrence of the error.
- 7- In case of a Joint Current Account, all rules pertaining to the Joint Account stipulated in the first paragraph of this Application Form apply.
- 8- The Current Account bears interest according to the agreed rate, and shall be capitalized the 31st December of each year.



4- RULES AND REGULATIONS GOVERNING PAYMENT CARDS

- 1) The Cardholder or Account Holder is committed to the following:
 - 1-1: Signing the Card upon receipt,
 - 1-2: Remaining the sole user of the Card and its Personal Identification Number; using it within its authorized credit limit (or authorized operations for specified transactions), within the period of validity indicated on the Card. Each transaction made in excess of the authorized limit, and without the consent of the Bank, will be subject to an interest-based penalty, calculated on the amount withdrawn, according to the Bank's rates, and at its own discretion.
The Bank reserves the right to modify the authorized credit limit of the Card and/or its date of validity at any given moment, and as many times as it sees fit, at its own discretion and without the approval of the Cardholder.
 - 1-3: Safe keeping the Card, keeping its Personal Identification Number highly confidential, using it adequately and without disclosing it, knowingly or unknowingly, to any other person.
 - 1-4: Not granting or lending the Card to any third party. Consequently, the Account Holder remains committed to paying the Bank all amounts resulting from the use of the Card.
 - 1-5: Immediately notifying the Bank, in writing, in case the Card is lost, stolen, or its Password/Personal Identification Number disclosed or used by any other party. The Cardholder and/or Account Holder remain fully responsible for all transactions and charges made, up until the Bank receives the written notification mentioned here-above.
 - 1-6: Notifying the Bank in case the Card is withheld in any ATM machine regardless of the cause of its withholding. The Bank may not be held responsible for any such incidence.
- 2) The Bank cannot be held responsible in case the Card or any other service is used by a third party who gained knowledge of the Card's PIN due to the negligence of the Cardholder, or for any other reason. Therefore, neither the Cardholder nor the Account Holder has the right to oppose the transactions and fees charged to the specified card account since the Cardholder and the Account Holder gave their previous consent in regards to such responsibilities and risks.
- 3) The Card remains the property of the Bank at all times. Upon first request, the Cardholder or Account Holder must immediately return the Card to the Bank and reimburse all fees and charges due.
- 4) The use of the Card and/or the Personal Identification Number is considered the equivalent of the signature of the Account Holder and/or Cardholder, and has the same force of law as the signature. Therefore, neither the Cardholder nor the Account Holder may oppose any transactions executed with the Personal Identification Number in case of disagreement over transactions using the Card or any similar payment instrument.
- 5) Upon request of the Account Holder, the Bank may issue an additional Card to a third party with a different PIN. In such case, the Account Holder is jointly and severally liable along with the additional Cardholder for all transactions and related fees. The Bank or the Account Holder may at anytime, and whenever appropriate, cancel these cards without a previous written notification to the Cardholder.
- 6) The Account Holder gives the Bank the right to irrevocably debit his/her account, without prior notice, in the following cases:
 - 6-1: All transactions amounts resulting from the use of the Card or any additional card issued upon the Cardholder's request to any third party, and upon receipt of sales advises and Card statements. The Bank reserves the right to convert the amount spent on the Card into the currency of the relevant card-related account, based upon the rate applied on the date of the currency conversion and without prior notice to the Account Holder.
 - 6-2: The annual fee due upon the issuance of the Card or its renewal, which is fixed and modified at times by the Bank at its own discretion.
 - 6-3: The amounts due for card services, as determined and/or occasionally modified by the Bank at its own discretion. For the above-mentioned reasons, the Account Holder accepts the accounting entries of the Bank and therefore he/she waives his/ her right to oppose these entries since the Bank immediately executes the above-mentioned transactions as soon as made, without checking their correctness or any other related issue.
- 7) Upon receipt of a merchant credit slip duly accepted by the Bank for the reimbursement of a payment, the Bank undertakes to credit the Cardholder's account.
- 8) The Bank shall not be held responsible for the Card rejection at any Merchant Point Of Sale. Furthermore, the Bank may not be held responsible for any loss incurred directly or indirectly in case ATM machines, Points Of Sale or communication systems are out of service or technically disfunctioning.

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- 9) The Bank holds no responsibility in case of a dispute between the Cardholder and/or the Account Holder, and the Merchant. Under no circumstance may such dispute justify the Cardholder and Account Holder's refusal to reimburse amounts paid by the Bank for any transaction made or related fees and charges. Also, under no circumstances, may the Bank be held responsible for the refusal of a Card, for any reason, at any Merchant Point Of Sale and/or in case the Cardholder and/or the Account Holder are denied any related services.
- 10) The Bank reserves the right at any time to modify the conditions of this Agreement, terminate it or suspend it. In all cases, the Cardholder and the Account Holder remain responsible for all transactions and charges due and not reimbursed to the Bank.
- 11) The rules and conditions stipulated in the Agreement for the opening of an account or any other agreements or documents signed by the Account Holder and/or the Cardholder are considered an integral part of this Agreement. In case of any contradiction therein, the terms of the present Agreement shall prevail.
- 12) The delivery of a Card to a Cardholder or to the Account Holder is considered as an implicit acceptance by the Bank of the Application and all conditions specified in this Agreement.

5) CONDITIONS GOVERNING THE MONEY & BANKING SERVICES BY ELECTRONIC DELIVERY CHANNELS:

- 1) The Account Holder/s undertake to perform the following:
 - 1-1 Use the PIN personally, protect it from loss and keep it confidential, without allowing any person to use it. The Bank is not responsible for any consequence of cyber-piracy or claim for hacked information via Internet, phone, TV or any other means leading to divulgate accounts information or execute illegal transactions on the account. Consequently, the Account Holder/s are liable to the Bank and to third parties for all the damages incurred due to the use or misuse of third parties of the PIN. The Account Holder/s agree/s to refund the Bank for any damage incurred accordingly.
 - 1-2 Immediately notify the Bank, in writing, when the PIN is lost, or hacked, and the Cardholder/s remain/s fully responsible for all operations and charges until the Bank's reception of the written notice aforementioned.
 - 1-3 To use Browsers of 128 encryption bit key. The Account Holder is held responsible for any consequence generating from the usage of any encryption program below 128 bit key.
 - 1-4 To log out of the Online Banking web page upon finishing the banking transactions and not keeping these terminals unattended. Account Holder/s is/are responsible for any consequence resulting from this infraction.
- 2) The PIN related to the Account Holder/s remains the propriety of the Bank, consequently the Bank has the right, at its own discretion, and without any prior notice to return the right given to the Account Holder/s and to suspend the subscription to these programs.
- 3) The Bank reserves the right solely and at any given time to amend the conditions of usage of the password or the PIN; or to discontinue any service of the services provided, including bank transactions; or amend the terms and conditions related to the program of any of the electronic services. The Account Holder do not have the right to protest or claim any damages or indemnities of any kind or nature.
- 4) The Bank is not held responsible for any damages due to a delay in the data transmission or any sudden disconnection or emergency cases such as a power failure, holidays, strikes, force majeure, acts of God, security circumstances, government procedures, eavesdropping, or any virus that might attack the internet web. On the other hand, the Account Holder(s) undertake, in case their computer is hit by a virus, not to use the Internet Banking Service, and take all appropriate precautions measures to discontinue the spread of the virus through the Internet Banking Service. Any breach to these provisions will ensue full responsibility on the Account Holder(s) regarding all the damages incurred by the Bank.
- 5) The Bank performs the following:
 - 5.1 – Notify the Account Holder(s) via electronic mail within 24 hours, in confirmation of execution of any banking operation. Within one week, the Bank generates and keeps a statement to this effect upon the request of the Account Holder(s) who undertake to receive it at their first visit to the Bank.



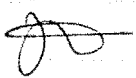
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5.2 - Notify the Account Holder(s) by means of a detailed monthly statement showing all banking operations effected by them via any of the electronic services channels, according to the Bank's rules and regulations, related to this accounts or any of their accounts opened at the Bank.

6) All banking operations effected via any of the electronic services channels are recorded, to ensure the good execution of instructions made by the Account Holder(s). Such recordings are considered a final and irrevocable proof of their operations. The usage of the password or the PIN are equivalent to the signature of the Account Holder(s). Accordingly, the latter confirm the correctness of the Bank's books and accounts which are a definite proof of the dues resulting from the electronic services channels usage, and stipulated in the present agreement. Account Holder(s) cannot object their correctness in any way; they desist their right of requesting an audit on their books, accounts and transactions related to these dues, at any judicial instance.

6- GENERAL PROVISIONS GOVERNING ALL ACCOUNTS

- 1- The Account Holder(s) will be provided periodically, with statement of accounts of their current accounts, cards and electronic services, on the address stated on this form. The statement of account will include all operations effected on the Account as per the Bank's regulations. The Account Holder(s) is/are committed to informing the Bank of any modification which might occur on the address above mentioned. The Bank is also entitled to send these statements by the regular, special, or electronic courier. To this effect, the Account Holder(s) waives the banking secrecy rights stipulated in Article 2 of the September 3rd, 1956 Law.
- 2- The Bank's documents constitute the sole reliable proof as regards the Account Holder(s) and third parties; therefore the statement of accounts issued by the Bank constitute proof documents in any legal proceeding or request for execution. For this reason, as of this date, the Account Holder(s) waive their right to take legal action against the Bank protesting the correctness of the statement of accounts, and undertake not to present any defense against the Bank for absence of statements validation, or Account Holder's signature affixed to them, since the absence of a written request by the Account Holder(s) pertaining to correction of errors or amendments will be considered a proof of receipt and acceptance of all entries therein.
- 3- Should the balance of any Account in this Agreement become accidentally debtor, the Account Holder(s) undertakes to settle the balance plus any accrued interest and charges, upon the first request of the Bank. An interest charge shall be applied to the debtor amount according to interest rates fixed by the Bank at market value. A monthly fee of 2/000 shall also apply and capitalized at the end of each month.
- 4- The Account Holder(s) irrevocably authorizes the Bank, at any time, and without any advise or previous notice, to effect a clearing between debtor accounts of any kind and unpaid bills, with creditor accounts in the name of the Account Holder(s), including the savings accounts; in addition the Bank reserves the right to effect exchange operations according to market prices.
- 5- The Account Holder(s) expressly agree, regarding the use of payment cards or settlement of electronic services by electronic channels, that their account numbers linked to the password or PIN might appear, with their balance, on the screens of electronic machines, as any transaction effected by the Account Holder(s). The latter(s) exempt the Bank from any responsibility regarding banking secrecy in case a third party tried, without the positive intervention of the Bank, to obtain information regarding his/their account at the Bank.
- 6- All electronic banking services and payment cards stop upon the death of Account or Card Holder(s), as of the date of notification to the Bank. All amounts due to the Bank are automatically debited from the Account Holder's account, even after the death. The heirs undertake, jointly and severally, to honor all provisions stipulated in the present agreement, as well as to settle all amounts due to the Bank.
- 7- The Account Holder(s) undertake to pay all subscription fees, charges, and commissions periodically fixed by the Bank. To this effect, the Account Holder(s) irrevocably authorizes the Bank to debit any of their accounts to settle the amounts of said commissions, fees and charges.
- 8- Any revocation of proxy of Authorized Signatures regarding an account must be duly notified to the Bank. Only after due receipt of such notification; will the Bank commence applying it.
- 9- Each Account Holder(s) declare on their full responsibility that they are the Beneficial Owner(s) of all amounts existing or will be deposited in or transferred to the Account subject of the present agreement.

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- 10- All due and unpaid liabilities of the Account Holder(s) shall be executed according to the provisions of laws in place, without any need for a Court rule to Validate the statement of accounts balances.
- 11- For any dispute arising between the Bank and the Account Holder(s) regarding this agreement, the Bank reserves the right to take legal action against the Account Holder(s) either in the Courts and Execution Departments of Beirut, or in the place of residence of the Account Holder(s).
- 12- The Bank reserves the right to accept or refuse any or all requests stipulated in the present agreement. To this effect, the Account Holder(s) acknowledge(s) that the opening of (an) account(s) in Bank's books or the issuance of Bank cards, or the subscription to electronic services, according to this agreement, constitute an acceptance from the Bank and makes it an Agreement of Account Opening, or an acceptance to issue Bank cards, or to subscribe to electronic Bank services.

SIGNÉ EN NOTRE PRÉSENCE

I read All provision of the present Form
and hereby approved and certify
their content.

Account Holder (s) Signature ⁽¹⁾
Joseph eladad mar/9/16
Kamran 3/2/16

Bank Officer's Name and Signature ⁽²⁾
I read all provisions of the
present Form and hereby approve and certify their content

CREDIT LIBANAIS S.A.L.
Agence JOUNIYH

- (1) Each one of the Account Holder(s) should handwrite the following expression, before signing the Form:
- I read all provisions of the present Form and hereby approve and certify their content.
- (2) The Bank Officer who witnessed the signature of this Form should also sign after conducting the proper verification of the Account Holder(s)

(Application for Opening a Unified Account)



الاعتماد اللبناني CREDIT LIBANAIS

Date: 09-03-16

Acknowledgment Letter

تاريخ:

إعلام

To All Our Esteemed Clients

Subject: Accounts subject to FATCA

Dear Sirs,

Please be informed that our bank, in line with the orientation of the banking institutions worldwide, complies with the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. These terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the bank and its Banks and Financial Institutions Subsidiaries, and belonging legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US tax payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private, business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the bank with information and documents evidencing whether or not he is subject to US tax as per FATCA's provisions, and such other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

- Impose on the Banks to update their clients data (KYC) and impose on the Client who is subject to the US Tax and to FATCA's provisions to waive the banking secrecy towards the US Tax Authorities and to authorize the Bank to provide said Authorities with the requested information and documents related to him, his accounts and his relationship and operations with the Bank.

- Impose on Banks and Financial Institutions, in any of the following cases:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client;
- Refusal of the concerned Client to waive the banking secrecy towards the US Tax Authorities;

إلى جميع زبائننا الكرام

الموضوع: الحسابات الخاضعة لفاتكا

تحية وبعد،

يرجى أخذ العلم أن مصرفنا، وتماشياً مع توجهات المصارف في العالم، يراعي الأحكام والشروط المنصوص عليها في قانون الامتثال الضريبي الأمريكي على الحسابات الأجنبية (FATCA) وفي الأنظمة والاتفاقيات التطبيقية الملزمة تتضمن تلك الأحكام والشروط على الأقل ما يلي:

- يتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأمريكية دورياً عن الحسابات المفتوحة لدى المصرف أو مجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لفاتكا، أو لأشخاص معنويين يملك أكثر من عشرة بالمائة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأمريكية. من هذه المؤشرات على سبيل المثال دون الحصر:

أ) أن يكون لديه جواز سفر أمريكي أو بطاقة خضراء (Green Card)، أو يكون مولوداً أو مقيماً في الولايات المتحدة الأمريكية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون قد أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأمريكية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأمريكي بمثابة المقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

ب) عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه للضريبة الأمريكية ولأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأمريكية.

- يتوجب على المصارف تحديث المعلومات المتعلقة بزبائننا (اعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأمريكية ولأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأمريكية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

- في حال رفض الزبون المعني تقديم المعلومات والمستندات المطلوبة ضمن المهلة المحددة أو تلكاً في تقديمها
- أو في حال وجود تناقض أو التباس في المعلومات والمستندات المقدمة من الزبون،
- أو في حال رفضه رفع السرية المصرفية تجاه السلطات الضريبية الأمريكية

Joseph
Kamfouri



الاعتماد اللبناني CREDIT LIBANAIS

To classify the client as a "Recalcitrant Account Holder" as defined by FATCA, to withhold, to the benefit of the US Tax Authorities, a percentage rate out of the client's proceeds which are subject to withholding as per FATCA, to block and close the Client's accounts and to terminate its relationship with the Bank.

Dear clients, we have summarized here above our understanding of some of FATCA's provisions and the measures that we are constrained to comply with in this regard. However, as we are not experts in the US taxation, we kindly advise the concerned Clients to refer to the U.S. Internal Revenues Service and/or the experts and specialists that they deem appropriate and to act according to their advice and guidance. Therefore, we cannot be held liable towards anyone with respect to the understanding summarized above and to the measures that we might be compelled to take in implementation and compliance with

The present Acknowledgement Letter shall be considered as an integral part of the Agreements governing the Clients relationship with the Bank.

Our esteemed concerned clients are required to contact our Bank as soon as possible in order to comply with the FATCA regulations.

أن تصنف الزبون "زبوناً غير متعاون" "Recalcitrant Account Holder"، بمفهوم القانون المذكور، وأن تقتطع، لصالح السلطات الضريبية الأميركية، نسبة من مداخله وأمواله الخاضعة بموجب FATCA للاقتطاع وأن تجمد وتقل حساباته وتنتهي علاقتها معه.

زبائننا الأعزاء، أوجزنا في ما تقدم مفهومنا لأحكام FATCA ولما نحن ملزمون بتطبيقه بهذا الخصوص، غير أننا لسنا خبراء في شؤون الضريبة الأميركية ويعود لكل من يجد نفسه معنياً بأحكام FATCA مراجعة إدارة الواردات الداخلية في الولايات المتحدة الأميركية (Internal Revenue Service) أو من يراه مناسباً من خبراء أخصائيين في هذا الشأن للتصرف وفق المعطيات التي تتوفر له من تلك المصادر. ولا يسعنا بالتالي، لأي سبب من الأسباب، أن نتحمل، تجاه أي كان، أية مسؤولية عن مفهومنا لتلك الأحكام وعن أي إجراء أو تدبير قد نضطر للقيام به تطبيقاً له.

يعتبر الإعلام الحاضر جزءاً لا يتجزء من الاتفاقيات والعقود التي ترعى علاقة المصرف بالزبون.

ويرجى من زبائننا المعنيين الكرام مراجعة المصرف في أقرب وقت ممكن لمراعاة أحكام FATCA.

Credit Libanais SAL
Jounieh Branch

We acknowledge receipt of this letter and having read and understood its content.

Customer Name: DAOU JOSEPH ABDALLAH OR
MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH
Customer ID Number: CJOUC00001611 / REDACTED
Signature:

Date 09-03-16

* Signed in my presence

Name
Signature

CREDIT LIBANAIS S.A.L.
Agence JOUNIEH

Signature
Conferme

الاعتماد اللبناني ش.م.ل.
الفرع:

لقد قرأنا وأخذنا علماً بمضمون هذا الإعلام

اسم العميل:
رقم العميل:
التوقيع:

التاريخ

* جرى التوقيع بحضوري

الاسم
التوقيع



الاعتماد اللبناني
CREDIT LIBANAIS

حقوق العميل وواجباته

Customer Rights and Duties

أولاً: حقوق العميل

- To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that he/she has understood them and can abide by them. To obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products with different risk levels.
- To obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.
- To request the use of Arabic in any document, correspondence or transaction with the Bank or the Financial Institution.
- To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the Bank or the Financial Institution.
- To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
- To request from the Bank or the Financial Institution to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
- To choose freely an insurance company among at least five insurance companies that are acceptable to the Bank or the Financial Institution, specified in a written list, in case obtaining any product or service requires the submission of an insurance policy to the Bank or the Financial Institution.
- To obtain any product or service, provided it is suitable with the customer's request, profile and perception of the likely financial risks associated to the product or service.
- To obtain, for each product or service, a periodic detailed statement of account.
- To refuse to sign a blank or incomplete Form and ensure that all the required fields and figures in the Form to be signed by the customer are correct and complete.
- To have the possibility of submitting a claim regarding any service or product, and request from the Bank or the Financial Institution an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the procedure applied to submit the claim to other authorities whenever the customer is not convinced of the claim processing outcome.

ثانياً: واجبات العميل

- To provide true, complete and accurate information when filling out any Form provided by the Bank or the Financial Institution, and refrain from providing any false information.
- To disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
- To update the personal information submitted to the Bank or the Financial Institution, on a continuous basis and whenever required to do so.
- To notify the Bank or the Financial Institution with regards to any change pertaining to the situation of the customer, whether the latter is a physical or moral person, namely with regards to their solvency, managerial structure or legal and financial status.
- To comply with the terms and conditions governing the chosen service or product.
- To promptly notify the Bank or the Financial Institution of any unknown operation on their account.
- To provide the Bank or the Financial Institution with their home and work address, email, regular mail, and telephone number, and report any change of said information to enable the Bank or the Financial Institution to contact the concerned customer personally and thus ensure the privacy of information.

أولاً: حقوق العميل

1. الاطلاع على أحكام وشروط وتفاصيل المنتج أو الخدمة وطلب الإيضاحات الوافية عنها للتأكد من فهمها والقدرة على الالتزام بها.
2. الحصول على شرح واضح ووافٍ ومبسط من قبل الموظف المعني عن الخدمات والمنتجات المالية التي تحتوي على مستويات مختلفة من المخاطر.
3. الحصول على إجابة عن أية أسئلة بشأن أي بند أو شرط غير واضح من قبل الموظف المعني وذلك بطريقة مهنية وواضحة.
4. الطلب بأن تكون اللغة العربية معتمدة في أي مستند أو مراسلة أو معاملة مع المصرف أو المؤسسة المالية.
5. طلب الاطلاع والاستحصال مسبقاً على نسخة من كل مستند وثيقة ونص مشار إليها في أي عقد منوي توقيعه مع المصرف أو المؤسسة المالية.
6. الحصول على نسخة من العقود والمستندات الموقعة منه والاحتفاظ بها دون تحميله أي كلفة إضافية.
7. الطلب من المصرف أو المؤسسة المالية تحديد الكلفة الفعلية للمنتج أو للخدمة بما فيها الكلفة الفعلية للتأمين وطريقة احتساب الفائدة الدائنة أو المدينة.
8. حرية اختيار شركة التأمين من بين خمس شركات، على الأقل، مقبولة من المصرف أو المؤسسة المالية ومبينة في لائحة خطية وذلك إذا كان الحصول على المنتج أو الخدمة مشروطاً بتقديم بوليصة تأمين إلى المصرف أو المؤسسة المالية.
9. الحصول على أي منتج أو أي خدمة إذا كان ذلك يتلاءم مع طلبه وخلفيته ومقدرته على استيعاب المخاطر المالية المحتملة لهذا المنتج أو الخدمة.
10. الحصول دورياً على كشف مفصل لكل حساب مرتبط بمنتج أو بخدمة.
11. عدم التوقيع على نماذج فارغة أو غير مكتملة والتأكد من أن جميع الحقول المطلوبة والأرقام في النماذج التي قُدمت له للتوقيع صحيحة ومكتملة.
12. إمكانية تقديم مراجعة بخصوص أي خدمة أو منتج والطلب من المصرف أو المؤسسة المالية شرح كيفية تقديم المراجعة والمهلة الزمنية لإبلاغه بالنتيجة وآلية رفع هذه المراجعة إلى مراجع أخرى في حال عدم الاقتناع بالمعالجة المعروضة عليه.

ثانياً: واجبات العميل

1. تقديم معلومات صادقة وكاملة ودقيقة عند تعبئة أي نماذج خاصة بالمصرف أو بالمؤسسة المالية والامتناع عن تقديم أي معلومات خاطئة.
2. الإفصاح عن التزاماته المالية كافة عند تقديم طلب للحصول على منتج أو خدمة مع حفظ الحقوق التي يمنحها قانون سرية المصارف.
3. تحديث المعلومات الشخصية المقدمة إلى المصرف أو المؤسسة المالية بشكل مستمر وكلما طلب منه ذلك.
4. إبلاغ المصرف أو المؤسسة المالية عن أي تغيير يطرأ على وضع العميل أكان شخصاً طبيعياً أو معنوياً لا سيما لجهة ملاءته أو هيكلته الإدارية أو وضعه القانوني والمالي.
5. التقيد بالشروط والأحكام التي ترعى الخدمة أو المنتج الذي يستفيد منه.
6. في حال اكتشافه عمليات مجهولة على حسابه، إبلاغ المصرف أو المؤسسة المالية بذلك على الفور.
7. تزويد المصرف أو المؤسسة المالية بعنوان سكنه وعمله وعنوان بريده الإلكتروني والعادي ورقم هاتفه والإبلاغ عن أي تعديل لهذه المعلومات مما يمكن المصرف أو المؤسسة المالية من الاتصال بالعميل المعني بشكل يؤمن خصوصية المعلومات الخاصة به.

Joseph

1. To review on a periodical and constant manner the statements of accounts and balances issued by the Bank or the Financial Institution pertaining to the customer's various financial debtor and creditor accounts. For this purpose, the customer undertakes to present themselves to their selected branch at the end of each month to receive and review said statements of accounts and balances. In case the customer does not present themselves to the Bank or the Financial Institution within the above mentioned period, or does not object to said statements within a period of 15 days following the end of each month, above mentioned statements of accounts and balances shall be considered duly approved by the customer, and consequently shall be considered as irrevocably correct and cannot be opposed or legally contested, even if not received by the customer.
- To abide by Anti-Money Laundering and Counter- Financing of Terrorism Laws with regards to all transactions performed with the Bank or the Financial Institution, including the declaration of the real identity of the financial beneficial owner.
0. To immediately notify the Bank or the Financial Institution when the customer becomes a US resident or acquires a green card or citizenship from the United States, and abide by the provisions of the American Foreign Account Tax Compliance Act (FATCA).

Third: Instructions to the Customer

- Do not provide any other party, under any circumstances, with any details related to the customer's bank account or any other banking or critical personal information, including account numbers, Personal Identification Numbers (PIN) and other confidential passwords.
- Whenever facing financial difficulties preventing the customer from meeting their obligations or timely honoring their dues, refer to the Bank or the Financial Institution in order to find out the best options for repayment, including the rescheduling of obligations.
- Be careful when providing a proxy to a third party for the execution of the customer's banking and financial transactions, by clearly determining the powers delegated under said proxy.
- Acknowledge the inherent risks in conducting any banking transactions based on instructions given by the customer to the Bank or the Financial Institution via e-mail, telephone, fax or any other electronic channel, namely with regards to errors that might occur while sending said instructions, or with regards to their understanding by the Bank or the Financial Institution, or towards any fraud that might occur in this respect. The customer shall take all necessary measures to prevent the occurrence of such events on their electronic transactions and accounts.
- Accordingly, the Bank or the Financial Institution reserves its right, if deemed appropriate, to refuse the execution of any of these instructions received via e-mail, telephone, fax or any other electronic channel, with no need for any justification.

8. الإطلاع بشكل دوري ودائم على البيانات والكشوفات الصادرة عن المصرف أو المؤسسة المالية والعائدة لجميع أنواع حساباته المالية، الدائنة والمدينة، ويتعهد العميل لهذه الغاية بالحضور إلى فرع المصرف أو المؤسسة المالية المعتمد من قبله في نهاية كل شهر لاستلام هذه الكشوفات والإطلاع عليها. وفي حال لم يحضر العميل إلى المصرف أو المؤسسة المالية خلال الفترة المشار إليها أعلاه أو لم يبد أي اعتراض على بيانات وكشوفات المصرف أو المؤسسة المالية ضمن مهلة 15 يوماً من نهاية كل شهر، فتعتبر هذه القيود والبيانات والكشوفات نهائية ومصادق عليها من قبل العميل وغير جازمة للاعتراض عليها أو الطعن بها بعد ذلك حتى لو لم يجر استلامها من قبل العميل.
9. التقيّد بقوانين وأنظمة مكافحة تبييض الأموال وتمويل الإرهاب لجهة كافة العمليات المنفّذة بواسطة المصرف أو المؤسسة المالية بما فيه الإفصاح عن هوية صاحب الحق الاقتصادي الفعلي.
10. إبلاغ المصرف أو المؤسسة المالية فوراً عن اكتساب العميل لأي إقامة أو جنسية من الولايات المتحدة الأميركية والتقيّد بالأحكام التي يفرضها قانون الـ FATCA الأميركي.

ثالثاً: إرشادات للعميل

1. عدم تقديم أية تفاصيل بشأن حساب العميل المصرفي أو أية معلومات مصرفية أخرى أو شخصية دقيقة بما في ذلك أرقام الحسابات ورموز التعريف الشخصي وغيرها من الأرقام السريّة، تحت أي ظرف، إلى أي طرف آخر.
2. عند مواجهة صعوبات مالية تمنع العميل من الإيفاء بالتزاماته أو تسديد أقساطه في الوقت المحدّد، مراجعة المصرف أو المؤسسة المالية بهدف إيجاد الخيارات الأنسب ومنها إعادة جدولة التزاماته.
3. التنبّه عند منح وكالات رسمية للغير لإنجاز معاملات العميل المصرفية والمالية بحيث يحدّد بدقّة الصلاحيات الممنوحة بموجب هذه الوكالات.
4. أخذ العلم بوجود مخاطر تواكب إجراءات أي عمليّات مصرفية يقوم بها العميل بموجب تعليمات موجهة إلى المصرف أو المؤسسة المالية بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، لا سيّما لجهة الأخطاء التي يمكن أن يرتكبها العميل في إرسال هذه التعليمات أو لجهة عدم وضوحها وصعوبة فهمها من قبل المصرف أو المؤسسة المالية أو لجهة أي تزوير يمكن أن يلحق بها واتخاذ جميع إجراءات الحيلة لمنع حصول حالات مماثلة على عمليّاته الإلكترونية وحساباته.
- بناءً عليه، فإنه يعود للمصرف أو المؤسسة المالية الاحتفاظ بحقه، إذا وجد ذلك مناسباً، لجهة رفض تنفيذ أي من هذه التعليمات الموجهة إليه بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، دون وجوب تبرير ذلك من قبله.

لقد اطلعنا على أحكام الحقوق والواجبات والإرشادات العائدة للعميل المبينة أعلاه وأخذنا علماً بمضمونها واستلمنا نسخة عن هذه اللائحة.

We reviewed the above provisions and hereby acknowledge their content and have received a copy thereof.

Customer to write manually "Read & Approved"

Read & Approved

Branch Jounieh Branch

Customer Name DAOU JOSEPH ABDALLAH

Customer ID CJOU00001609 / 286383

(Customer Signature)

الفرع

اسم العميل

رقم حساب العميل

09-03-16

(Date) التاريخ

على العميل كتابة العبارة التالية بخط يده: " قرئ وصنّق عليه"

"Signed in my presence"

"جرى التوقيع بحضوري"

(Name)

(Signature)

Validated by BM/ABM/BS مصادقة إدارة الفرع



الاعتماد اللبناني
CREDIT LIBANAIS

حقوق العميل وواجباته Customer Rights and Duties

أولاً: حقوق العميل

To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that he/she has understood them and can abide by them.
To obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products with different risk levels.
To obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.
To request the use of Arabic in any document, correspondence or transaction with the Bank or the Financial Institution.
To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the Bank or the Financial Institution.
To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
To request from the Bank or the Financial Institution to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
To choose freely an insurance company among at least five insurance companies that are acceptable to the Bank or the Financial Institution, specified in a written list, in case obtaining any product or service requires the submission of an insurance policy to the Bank or the Financial Institution.
To obtain any product or service, provided it is suitable with the customer's request, profile and perception of the likely financial risks associated to the product or service.
To obtain, for each product or service, a periodic detailed statement of account.
To refuse to sign a blank or incomplete Form and ensure that all the required fields and figures in the Form to be signed by the customer are correct and complete.
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ثانياً: واجبات العميل

To provide true, complete and accurate information when filling out any Form provided by the Bank or the Financial Institution, and refrain from providing any false information.
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To update the personal information submitted to the Bank or the Financial Institution, on a continuous basis and whenever required to do so.
To notify the Bank or the Financial Institution with regards to any change pertaining to the situation of the customer, whether the latter is a physical or moral person, namely with regards to their solvency, managerial structure or legal and financial status.
To comply with the terms and conditions governing the chosen service or product.
To promptly notify the Bank or the Financial Institution of any unknown operation on their account.
To provide the Bank or the Financial Institution with their home and work address, email, regular mail, and telephone number, and report any change of said information to enable the Bank or the Financial Institution to contact the concerned customer personally and thus ensure the privacy of information.

أولاً: حقوق العميل

1. الاطلاع على أحكام وشروط وتفاصيل المنتج أو الخدمة وطلب الإيضاحات الوافية عنها للتأكد من فهمها والقدرة على الالتزام بها.
2. الحصول على شرح واضح وواف ومبسط من قبل الموظف المعني عن الخدمات والمنتجات المالية التي تحتوي على مستويات مختلفة من المخاطر.
3. الحصول على إجابة عن أية أسئلة بشأن أي بند أو شرط غير واضح من قبل الموظف المعني وذلك بطريقة مهنية وواضحة.
4. الطلب بأن تكون اللغة العربية معتمدة في أي مستند أو مراسلة أو معاملة مع المصرف أو المؤسسة المالية.
5. طلب الاطلاع والاستحصال مسبقاً على نسخة من كل مستند وثيقة ونص مشار إليها في أي عقد منوي توقيعه مع المصرف أو المؤسسة المالية.
6. الحصول على نسخة من العقود والمستندات الموقعة منه والاحتفاظ بها دون تحميله أي كلفة إضافية.
7. الطلب من المصرف أو المؤسسة المالية تحديد الكلفة الفعلية للمنتج أو للخدمة بما فيها الكلفة الفعلية للتأمين وطريقة احتساب الفائدة الدائنة أو المدينة.
8. حرية اختيار شركة التأمين من بين خمس شركات، على الأقل، مقبولة من المصرف أو المؤسسة المالية ومبيّنة في لائحة خطية وذلك إذا كان الحصول على المنتج أو الخدمة مشروطاً بتقديم بوليصة تأمين إلى المصرف أو المؤسسة المالية.
9. الحصول على أي منتج أو أي خدمة إذا كان ذلك يتلاءم مع طلبه وخلفيته ومقدرته على استيعاب المخاطر المالية المحتملة لهذا المنتج أو الخدمة.
10. الحصول دورياً على كشف مفصل لكل حساب مرتبط بمنتج أو خدمة.
11. عدم التوقيع على نماذج فارغة أو غير مكتملة والتأكد من أن جميع الحقول المطلوبة والأرقام في النماذج التي قدمت له للتوقيع صحيحة ومكتملة.
12. إمكانية تقديم مراجعة بخصوص أي خدمة أو منتج والطلب من المصرف أو المؤسسة المالية شرح كيفية تقديم المراجعة والمهلة الزمنية لإبلاغه بالنتيجة وآلية رفع هذه المراجعة إلى مراجع أخرى في حال عدم الاقتناع بالمعالجة المعروضة عليه.

ثانياً: واجبات العميل

1. تقديم معلومات صادقة وكاملة ودقيقة عند تعبئة أي نماذج خاصة بالمصرف أو بالمؤسسة المالية والامتناع عن تقديم أي معلومات خاطئة.
2. الإفصاح عن التزاماته المالية كافة عند تقديم طلب للحصول على منتج أو خدمة مع حفظ الحقوق التي يمنحه إياها قانون سرية المصارف.
3. تحديث المعلومات الشخصية المقدمة إلى المصرف أو المؤسسة المالية بشكل مستمر وكلما طلب منه ذلك.
4. إبلاغ المصرف أو المؤسسة المالية عن أي تغيير يطرأ على وضع العميل أكان شخصاً طبيعياً أو معنوياً لا سيما لجهة ملائته أو هيكلية الإدارية أو وضعه القانوني والمالي.
5. التقيد بالشروط والأحكام التي ترعى الخدمة أو المنتج الذي يستفيد منه.
6. في حال اكتشافه عمليات مجهولة على حسابه، إبلاغ المصرف أو المؤسسة المالية بذلك على الفور.
7. تزويد المصرف أو المؤسسة المالية بعنوان سكنه وعمله وعنوان بريده الإلكتروني والعادي ورقم هاتفه والإبلاغ عن أي تعديل لهذه المعلومات مما يمكن المصرف أو المؤسسة المالية من الاتصال بالعميل المعني بشكل يؤمن خصوصية المعلومات الخاصة به.

Joseph

Karim Daudi

To review on a periodical and constant manner the statements of accounts and balances issued by the Bank or the Financial Institution pertaining to the customer's various financial debtor and creditor accounts. For this purpose, the customer undertakes to present themselves to their selected branch at the end of each month to receive and review said statements of accounts and balances. In case the customer does not present themselves to the Bank or the Financial Institution within the above mentioned period, or does not object to said statements within a period of 15 days following the end of each month, above mentioned statements of accounts and balances shall be considered duly approved by the customer, and consequently shall be considered as irrevocably correct and cannot be opposed or legally contested, even if not received by the customer.

To abide by Anti-Money Laundering and Counter- Financing of Terrorism Laws with regards to all transactions performed with the Bank or the Financial Institution, including the declaration of the real identity of the financial beneficial owner.

To immediately notify the Bank or the Financial Institution when the customer becomes a US resident or acquires a green card or citizenship from the United States, and abide by the provisions of the American Foreign Account Tax Compliance Act (FATCA).

Third: Instructions to the Customer

Do not provide any other party, under any circumstances, with any details related to the customer's bank account or any other banking or critical personal information, including account numbers, Personal Identification Numbers (PIN) and other confidential passwords.

Whenever facing financial difficulties preventing the customer from meeting their obligations or timely honoring their dues, refer to the Bank or the Financial Institution in order to find out the best options for repayment, including the rescheduling of obligations.

Be careful when providing a proxy to a third party for the execution of the customer's banking and financial transactions, by clearly determining the powers delegated under said proxy.

Acknowledge the inherent risks in conducting any banking transactions based on instructions given by the customer to the Bank or the Financial Institution via e-mail, telephone, fax or any other electronic channel, namely with regards to errors that might occur while sending said instructions, or with regards to their understanding by the Bank or the Financial Institution, or towards any fraud that might occur in this respect. The customer shall take all necessary measures to prevent the occurrence of such events on their electronic transactions and accounts.

Accordingly, the Bank or the Financial Institution reserves its right, if deemed appropriate, to refuse the execution of any of these instructions received via e-mail, telephone, fax or any other electronic channel, with no need for any justification.

8. الإطلاع بشكل دوري ودائم على البيانات والكشوفات الصادرة عن المصرف أو المؤسسة المالية والعائدة لجميع أنواع حساباته المالية، الدائنة والمدينة، ويتعهد العميل لهذه الغاية بالحضور إلى فرع المصرف أو المؤسسة المالية المعتمد من قبله في نهاية كل شهر لاستلام هذه الكشوفات والإطلاع عليها. وفي حال لم يحضر العميل إلى المصرف أو المؤسسة المالية خلال الفترة المشار إليها أعلاه أو لم يبد أي اعتراض على بيانات وكشوفات المصرف أو المؤسسة المالية ضمن مهلة 15 يوماً من نهاية كل شهر، فتعتبر هذه القيود والبيانات والكشوفات نهائية ومصادق عليها من قبل العميل وغير جائزة للاعتراض عليها أو الطعن بها بعد ذلك حتى لو لم يجر استلامها من قبل العميل.

9. التقيد بقوانين وأنظمة مكافحة تبييض الأموال وتمويل الإرهاب لجهة كافة العمليات المنقذة بواسطة المصرف أو المؤسسة المالية بما فيه الإفصاح عن هوية صاحب الحق الاقتصادي الفعلي.

10. إبلاغ المصرف أو المؤسسة المالية فوراً عن اكتساب العميل لأي إقامة أو جنسية من الولايات المتحدة الأمريكية والتقيّد بالأحكام التي يفرضها قانون الـ FATCA الأمريكي.

ثالثاً: إرشادات للعميل

1. عدم تقديم أية تفاصيل بشأن حساب العميل المصرفي أو أية معلومات مصرفية أخرى أو شخصية دقيقة بما في ذلك أرقام الحسابات ورموز التعريف الشخصي وغيرها من الأرقام السرية، تحت أي ظرف، إلى أي طرف آخر.

2. عند مواجهة صعوبات مالية تمنع العميل من الإيفاء بالتزاماته أو تسديد أقساطه في الوقت المحدد، مراجعة المصرف أو المؤسسة المالية بهدف إيجاد الخيارات الأنسب ومنها إعادة جدولة التزاماته.

3. التنبه عند منح وكالات رسمية للغير لإنجاز معاملات العميل المصرفية والمالية بحيث يحدّد بدقة الصلاحيات الممنوحة بموجب هذه الوكالات.

4. أخذ العلم بوجود مخاطر تواكب إجراءات أي عمليات مصرفية يقوم بها العميل بموجب تعليمات موجهة إلى المصرف أو المؤسسة المالية بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، لا سيما لجهة الأخطاء التي يمكن أن يرتكبها العميل في إرسال هذه التعليمات أو لجهة عدم وضوحها وصعوبة فهمها من قبل المصرف أو المؤسسة المالية أو لجهة أي تزوير يمكن أن يلحق بها واتخاذ جميع إجراءات الحيلة لمنع حصول حالات مماثلة على عملياته الإلكترونية وحساباته.

بناءً عليه، فإنه يعود للمصرف أو المؤسسة المالية الاحتفاظ بحقه، إذا وجد ذلك مناسباً، لجهة رفض تنفيذ أي من هذه التعليمات الموجهة إليه بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، دون وجوب تبرير ذلك من قبله.

لقد اطلعنا على أحكام الحقوق والواجبات والإرشادات العائدة للعميل المبيّنة أعلاه وأخذنا علماً بمضمونها واستلمنا نسخة عن هذه اللائحة.

We reviewed the above provisions and hereby acknowledge their content and have received a copy thereof.

Customer to write manually "Read & Approved"

على العميل كتابة العبارة التالية بخط يده: " قرئ وصدق عليه"

READ & APPROVED

Branch Jounieh Branch

الفرع

Customer Name DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH

اسم العميل

Customer ID CJOU00001611 / REDACTED

رقم حساب العميل

09-03-16

(Date) التاريخ

"Signed in my presence" "جرى التوقيع بحضوري"

Scender Zolbe
(Name) الاسم

Scender Zolbe
(Signature) التوقيع

Validated by BM/ABM/BS مصادقة إدارة الفرع

Scender Zolbe
(Customer Signature) توقيع العميل



حقوق العميل وواجباته Customer Rights and Duties

أولاً: حقوق العميل

To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that he/she has understood them and can abide by them.
To obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products with different risk levels.
To obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.
To request the use of Arabic in any document, correspondence or transaction with the Bank or the Financial Institution.
To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the Bank or the Financial Institution.
To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
To request from the Bank or the Financial Institution to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
To choose freely an insurance company among at least five insurance companies that are acceptable to the Bank or the Financial Institution, specified in a written list, in case obtaining any product or service requires the submission of an insurance policy to the Bank or the Financial Institution.
To obtain any product or service, provided it is suitable with the customer's request, profile and perception of the likely financial risks associated to the product or service.
To obtain, for each product or service, a periodic detailed statement of account.
To refuse to sign a blank or incomplete Form and ensure that all the required fields and figures in the Form to be signed by the customer are correct and complete.
To have the possibility of submitting a claim regarding any service or product, and request from the Bank or the Financial Institution an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the procedure applied to submit the claim to other authorities whenever the customer is not convinced of the claim processing outcome.

ثانياً: واجبات العميل

To provide true, complete and accurate information when filling out any Form provided by the Bank or the Financial Institution, and refrain from providing any false information.
To disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
To update the personal information submitted to the Bank or the Financial Institution, on a continuous basis and whenever required to do so.
To notify the Bank or the Financial Institution with regards to any change pertaining to the situation of the customer, whether the latter is a physical or moral person, namely with regards to their solvency, managerial structure or legal and financial status.
To comply with the terms and conditions governing the chosen service or product.
To promptly notify the Bank or the Financial Institution of any unknown operation on their account.
To provide the Bank or the Financial Institution with their home and work address, email, regular mail, and telephone number, and report any change of said information to enable the Bank or the Financial Institution to contact the concerned customer personally and thus ensure the privacy of information.

أولاً: حقوق العميل

1. الإطلاع على أحكام وشروط وتفاصيل المنتج أو الخدمة وطلب الإيضاحات الوافية عنها للتأكد من فهمها والقدرة على الالتزام بها.
2. الحصول على شرح واضح ووافٍ ومبسّط من قبل الموظف المعني عن الخدمات والمنتجات المالية التي تحتوي على مستويات مختلفة من المخاطر.
3. الحصول على إجابة عن أية أسئلة بشأن أي بند أو شرط غير واضح من قبل الموظف المعني وذلك بطريقة مهنية وواضحة.
4. الطلب بأن تكون اللغة العربية معتمدة في أي مستند أو مراسلة أو معاملة مع المصرف أو المؤسسة المالية.
5. طلب الإطلاع والاستحصال مسبقاً على نسخة من كل مستند ووثيقة ونص مشار إليها في أي عقد منوي توقيعه مع المصرف أو المؤسسة المالية.
6. الحصول على نسخة من العقود والمستندات الموقعة منه والاحتفاظ بها دون تحميله أي كلفة إضافية.
7. الطلب من المصرف أو المؤسسة المالية تحديد الكلفة الفعلية للمنتج أو للخدمة بما فيها الكلفة الفعلية للتأمين وطريقة احتساب الفائدة الدائنة أو المدينة.
8. حرية اختيار شركة التأمين من بين خمس شركات، على الأقل، مقبولة من المصرف أو المؤسسة المالية ومبيّنة في لائحة خطية وذلك إذا كان الحصول على المنتج أو الخدمة مشروطاً بتقديم بوليصة تأمين إلى المصرف أو المؤسسة المالية.
9. الحصول على أي منتج أو أي خدمة إذا كان ذلك يتلاءم مع طلبه وخلفيته ومقدرته على استيعاب المخاطر المالية المحتملة لهذا المنتج أو الخدمة.
10. الحصول دورياً على كشف مفصل لكل حساب مرتبط بمنتج أو بخدمة.
11. عدم التوقيع على نماذج فارغة أو غير مكتملة والتأكد من أن جميع الحقول المطلوبة والأرقام في النماذج التي قدمت له للتوقيع صحيحة ومكتملة.
12. إمكانية تقديم مراجعة بخصوص أي خدمة أو منتج والطلب من المصرف أو المؤسسة المالية شرح كيفية تقديم المراجعة والمهلة الزمنية لإبلاغه بالنتيجة وآلية رفع هذه المراجعة إلى مراجع أخرى في حال عدم الاقتناع بالمعالجة المعروضة عليه.

ثانياً: واجبات العميل

1. تقديم معلومات صادقة وكاملة ودقيقة عند تعبئة أي نماذج خاصة بالمصرف أو بالمؤسسة المالية والامتناع عن تقديم أي معلومات خاطئة.
2. الإفصاح عن التزاماته المالية كافة عند تقديم طلب للحصول على منتج أو خدمة مع حفظ الحقوق التي يمنحها قانون سرية المصارف.
3. تحديث المعلومات الشخصية المقدمة إلى المصرف أو المؤسسة المالية بشكل مستمر وكلما طلب منه ذلك.
4. إبلاغ المصرف أو المؤسسة المالية عن أي تغيير يطرأ على وضع العميل أكان شخصاً طبيعياً أو معنوياً لا سيما لجهة ملاءته أو هيكلته الإدارية أو وضعه القانوني والمالي.
5. التقيد بالشروط والأحكام التي ترعى الخدمة أو المنتج الذي يستفيد منه.
6. في حال اكتشافه عمليات مجهولة على حسابه، إبلاغ المصرف أو المؤسسة المالية بذلك على الفور.
7. تزويد المصرف أو المؤسسة المالية بعنوان سكنه وعمله وعنوان بريده الإلكتروني والعادي ورقم هاتفه والإبلاغ عن أي تعديل لهذه المعلومات مما يمكن المصرف أو المؤسسة المالية من الاتصال بالعميل المعني بشكل يؤمن خصوصية المعلومات الخاصة به.

Karem Doo

To review on a periodical and constant manner the statements of accounts and balances issued by the Bank or the Financial Institution pertaining to the customer's various financial debtor and creditor accounts. For this purpose, the customer undertakes to present themselves to their selected branch at the end of each month to receive and review said statements of accounts and balances. In case the customer does not present themselves to the Bank or the Financial Institution within the above mentioned period, or does not object to said statements within a period of 15 days following the end of each month, above mentioned statements of accounts and balances shall be considered duly approved by the customer, and consequently shall be considered as irrevocably correct and cannot be opposed or legally contested, even if not received by the customer.

To abide by Anti-Money Laundering and Counter- Financing of Terrorism Laws with regards to all transactions performed with the Bank or the Financial Institution, including the declaration of the real identity of the financial beneficial owner.

To immediately notify the Bank or the Financial Institution when the customer becomes a US resident or acquires a green card or citizenship from the United States, and abide by the provisions of the American Foreign Account Tax Compliance Act (FATCA).

ird: Instructions to the Customer

Do not provide any other party, under any circumstances, with any details related to the customer's bank account or any other banking or critical personal information, including account numbers, Personal Identification Numbers (PIN) and other confidential passwords.

Whenever facing financial difficulties preventing the customer from meeting their obligations or timely honoring their dues, refer to the Bank or the Financial Institution in order to find out the best options for repayment, including the rescheduling of obligations.

Be careful when providing a proxy to a third party for the execution of the customer's banking and financial transactions, by clearly determining the powers delegated under said proxy.

Acknowledge the inherent risks in conducting any banking transactions based on instructions given by the customer to the Bank or the Financial Institution via e-mail, telephone, fax or any other electronic channel, namely with regards to errors that might occur while sending said instructions, or with regards to their understanding by the Bank or the Financial Institution, or towards any fraud that might occur in this respect. The customer shall take all necessary measures to prevent the occurrence of such events on their electronic transactions and accounts.

Accordingly, the Bank or the Financial Institution reserves its right, if deemed appropriate, to refuse the execution of any of these instructions received via e-mail, telephone, fax or any other electronic channel, with no need for any justification.

الإطلاع بشكل دوري ودائم على البيانات والكشوفات الصادرة عن المصرف أو المؤسسة المالية والعائدة لجميع أنواع حساباته المالية، الدائنة والمدينة، ويتعهد العميل لهذه الغاية بالحضور إلى فرع المصرف أو المؤسسة المالية المعتمد من قبله في نهاية كل شهر لاستلام هذه الكشوفات والإطلاع عليها. وفي حال لم يحضر العميل إلى المصرف أو المؤسسة المالية خلال الفترة المشار إليها أعلاه أو لم يبد أي اعتراض على بيانات وكشوفات المصرف أو المؤسسة المالية ضمن مهلة 15 يوماً من نهاية كل شهر، فتعتبر هذه القيد والبيانات والكشوفات نهائية ومصادق عليها من قبل العميل وغير جائزة للاعتراض عليها أو الطعن بها بعد ذلك حتى لو لم يجر استلامها من قبل العميل.

التقيد بقوانين وأنظمة مكافحة تبييض الأموال وتمويل الإرهاب لجهة كافة العمليات المنقذة بواسطة المصرف أو المؤسسة المالية بما فيه الإفصاح عن هوية صاحب الحق الاقتصادي الفعلي.

إبلاغ المصرف أو المؤسسة المالية فوراً عن اكتساب العميل لأي إقامة أو جنسية من الولايات المتحدة الأمريكية والتقيد بالأحكام التي يفرضها قانون الـ FATCA الأمريكي.

ثالثاً: إرشادات للعميل

1. عدم تقديم أية تفاصيل بشأن حساب العميل المصرفي أو أية معلومات مصرفية أخرى أو شخصية دقيقة بما في ذلك أرقام الحسابات ورموز التعريف الشخصي وغيرها من الأرقام السرية، تحت أي ظرف، إلى أي طرف آخر.

2. عند مواجهة صعوبات مالية تمنع العميل من الإيفاء بالتزاماته أو تسديد أقساطه في الوقت المحدد، مراجعة المصرف أو المؤسسة المالية بهدف إيجاد الخيارات الأنسب ومنها إعادة جدولة التزاماته.

3. التنبه عند منح وكالات رسمية للغير لإنجاز معاملات العميل المصرفية والمالية بحيث يحدد بدقة الصلاحيات الممنوحة بموجب هذه الوكالات.

4. أخذ العلم بوجود مخاطر تواكب إجراء أي عمليات مصرفية يقوم بها العميل بموجب تعليمات موجهة إلى المصرف أو المؤسسة المالية بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، لا سيما لجهة الأخطاء التي يمكن أن يرتكبها العميل في إرسال هذه التعليمات أو لجهة عدم وضوحها وصعوبة فهمها من قبل المصرف أو المؤسسة المالية أو لجهة أي تزوير يمكن أن يلحق بها واتخاذ جميع إجراءات الحيلة لمنع حصول حالات مماثلة على عملياته الإلكترونية وحساباته.

بناءً عليه، فإنه يعود للمصرف أو المؤسسة المالية الاحتفاظ بحقه، إذا وجد ذلك مناسباً، لجهة رفض تنفيذ أي من هذه التعليمات الموجهة إليه بواسطة البريد الإلكتروني أو الهاتف أو الفاكس أو أية وسيلة إلكترونية أخرى، دون وجوب تبرير ذلك من قبله.

لقد اطلعنا على أحكام الحقوق والواجبات والإرشادات العائدة للعميل المبينة أعلاه وأخذنا علماً بمضمونها واستلمنا نسخة من هذه اللائحة.

We reviewed the above provisions and hereby acknowledge their content and have received a copy thereof.

Customer to write manually "Read & Approved"

على العميل كتابة العبارة التالية بخط يده: "قرئ وصُديق عليه"

Read and Approved

Branch Jounieh Branch
Customer Name MAZRAANI KAREN MARIE
JOSEPH SP DAOUJOSEPH
Customer ID CJOUC00001610 / REDACTED

الفرع

اسم العميل

رقم حساب العميل

09-03-16

3121116
(Date) التاريخ

"Signed in my presence"

"جرى التوقيع بحضوري"

[Signature]
(Name) الاسم

[Signature]
(Signature) التوقيع

Validated by BM/ABM/BS مصادقة إدارة الفرع

Karen Mazraani
(Customer Signature) توقيع العميل



الاعتماد اللبناني CREDIT LIBANAIS

☐ Declaration OPTION 1

To Messrs. Credit Libanais SAL

We the undersigned MAZRAANI KAREN MARIE JOSEPH SP DAOUJOSEPH, after

acknowledging the content of your above Letter, hereby declare, at our full responsibility, that we are not: U.S. citizens, U.S. persons, resident alien individual, holder of a U.S. Passport, holder of a Green Card, and we are not subject to US taxation as per FATCA, and hereby undertake to provide your Bank, within a period of thirty (30) days, with the information and documents supporting our declaration and refuting the validity of the FATCA indicia which you are referring to, knowing that, in case we fail to do so, we will be classified as a "Recalcitrant Account Holder". In addition, we hereby authorize your Bank, including its staff and managers, to provide required information and documents to the US Authorities or to your correspondent Banking and Financial Institutions or to the Banks and Subsidiaries related to your group and, for this purpose at the sole Bank's discretion and hereby waive as such the Banking secrecy law

Name of Client: MAZRAANI KAREN MARIE JOSEPH SP DAOUJOSEPH

Signature

Date 09-03-16

☐ الخيار رقم 1-

السادة الاعتماد اللبناني ش.م.ل. المحترمين
نحن الموقعين أدناه

بعد أن أخذنا علماً بمضمون كتابكم أعلاه، نصرح بموجب، على كامل مسؤوليتنا، بأننا لسنا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green Card Holders) أو من المقيمين على الأراضي الأميركية وأننا غير مكلفين بالضريبة الأميركية وفقاً لقانون FATCA ونتعهد بتزويد مصرفكم، ضمن مهلة ثلاثين (30) يوماً وتحت طائلة تصنيفنا "زبونا غير متعاون"، بالمعلومات والمستندات المطلوبة التي تثبت ذلك وتتفي المؤشرات إليها كما وبأننا نجزئ لمصرفكم ومديره ومستخدميه تقديم المعلومات والمستندات المشار إليها للسلطات الأميركية ولمراسلكم من المؤسسات المصرفية والمالية وللمؤسسات التابعة لمجموعة المصرف ويقدر ما تدعو الحاجة لهذا الغرض، وفق استئساب المصرف، وبذلك نرفع السرية المصرفية.

اسم الزبون

التوقيع

التاريخ

☒ Declaration OPTION 2

To Messrs. Credit Libanais SAL

We the undersigned MAZRAANI KAREN MARIE JOSEPH SP DAOUJOSEPH, after

acknowledging the content of your above Letter, hereby declare, at our full responsibility, that (i) we are U.S. citizens, or U.S. persons, or resident alien individual, or holder of a U.S. Passport, or holder of a Green Card, and we are subject to US taxation as per FATCA, (ii) we waive the Banking secrecy law on all matters relating to or in connection with the implementation of FATCA and the relevant implementing regulations and agreements, (iii) we hereby authorize your Bank and its staff and managers to provide the US Authorities or your correspondent Banking or the Financial Institutions or the Banks related to your group with all the information and documents relating to us, to our accounts, operations and relationship with your bank and (iv) we hereby undertake to provide your Bank with all the information and documents that may be requested by your Bank or by the US Authorities in this respect.

☐ الخيار رقم 2-

السادة الاعتماد اللبناني ش.م.ل. المحترمين
نحن الموقعين أدناه

بعد أن أخذنا علماً بمضمون كتابكم أعلاه، نصرح بموجب، على كامل مسؤوليتنا، بأننا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green Card Holders) أو من المقيمين على الأراضي الأميركية وأننا مكلفون بالضريبة الأميركية وفقاً لقانون FATCA ونرفع السرية المصرفية بكل شأن يختص أو ينجم عن تطبيق قانون FATCA والاتفاقيات المشار إليها في كتابكم ونجزئ لمصرفكم ومديره ومستخدميه تقديم المعلومات والمستندات المطلوبة عنا وعن حساباتنا وعلاقتنا مع المصرف للسلطات الأميركية ولمراسلكم من المؤسسات المصرفية والمالية وللمؤسسات التابعة لمجموعة المصرف. كما نتعهد بتقديم المعلومات والمستندات اللازمة والتي يطلبها المصرف أو تطلبها السلطات الأميركية في هذا الإطار.



الاعتماد اللبناني

CREDIT LIBANAIS

Name of Client: MAZRAANI KAREN MARIE JOSEPH SP
DAOUJOSEPH

TIN: **REDACTED**

Address

Signature

Date 09-03-16

Karen Daou

إسم الزبون:
الرقم الضريبي الأميركي:
العنوان:

التوقيع
التاريخ

☐ **Declaration OPTION 3**

To Messrs. Credit Libanais SAL

We the undersigned MAZRAANI KAREN MARIE JOSEPH SP DAOUJOSEPH, after acknowledging the content of your above Letter, hereby declare, at our full responsibility, that (i) we are U.S. citizens, or U.S. persons, or resident alien individual, or holder of a U.S. Passport, or holder of a Green Card, and we are subject to the US taxation as per FATCA, (ii) we refrain from waiving the Banking secrecy law on all matters relating to or in connection with the implementation of FATCA and (iii) we do not authorize your Bank and its staff and managers to provide the US Authorities with any information and documents relating to us and to our accounts, operations and relation with your Bank, and (iv) we hereby assume any legal or financial responsibility and thus discharging the Bank from any liability or rights whatsoever towards any third party.

Name of Client: MAZRAANI KAREN MARIE JOSEPH SP
DAOUJOSEPH

Signature

Date 09-03-16

Karen Daou

☐ **الخيار رقم -3-**

السادة الاعتماد اللبناني ش.م.ل. المحترمين

نحن الموقعين أدناه

، بعد أن أخذنا علماً بمضمون كتابكم أعلاه، نصرح بموجبيه، على كامل مسؤوليتنا، بأننا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green) Card Holders أو من المقيمين على الأراضي الأميركية وأننا مكلفون بالضريبة الأميركية وفقاً لقانون FATCA وبأننا لا نوافق على رفع السرية المصرفية بكل شأن يختص أو ينجم عن تطبيق قانون FATCA والاتفاقيات المشار إليها في كتابكم ولا نجزئ لمصرفكم ولاي من مديريه ومستخدميه بتقديم المعلومات والمستندات المطلوبة عنا وعن حساباتنا وعلاقتنا وعملياتنا مع المصرف للسلطات الأميركية، اخذين على عاتقنا ومسؤوليتنا الكاملة أية نتائج قانونية أو مالية قد تترتب بزممتنا ميرئين ذمة المصرف في هذا الاطار من أي حق أو مطلب من أي نوع كان وتجاه أية جهة كانت.

إسم الزبون

التوقيع

التاريخ

Form W-9 (Rev. August 2013) Department of the Treasury Internal Revenue Service	<h2 style="margin: 0;">Request for Taxpayer Identification Number and Certification</h2>	Give Form to the requester. Do not send to the IRS.
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Name (as shown on your income tax return)

Karen Daw

Business name/disregarded entity name, if different from above

Exemptions (see instructions):

Check appropriate box for federal tax classification:

☐ Individual/sole proprietor
☐ C Corporation
☐ S Corporation
☐ Partnership
☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶

☐ Other (see instructions) ▶

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

Address (number, street, and apt. or suite no.)

200 Palm IS SW

City, state, and ZIP code

Clearwater, FL 33767

Requester's name and address (optional)

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

REDACTED

Employer identification number

[illegible]

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ►
------------------	-----------------------------------

**Signature of
U.S. person ►**

Date ▶ 3/21/16

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

What is FATCA reporting? The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Note. Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

Kenneth Davis

Form W-9 (Rev. 8-2013)

Page 3

Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Karen Davis

Form W-9 (Rev. 8-2013)

Page 4

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ³ The actual owner ³
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

*Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Karen D. Davis



KYC Form - Know Your Customer - (Individual / شخص طبيعي)

Branch: Jounieh Branch

Date: 09-03-16

Customer Full Name الاسم الكامل	MAZRAANI KAREN MARIE JOSEPH SP DAOUJOSEPH	Customer ID رقم العميل	CJOUC00001610 / REDACTED
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Personal Information / معلومات شخصية

First Name الاسم	KAREN MARIE	Surname الشهرة	DAOU	Place of Birth مكان الولادة	UNITED STATES	Country of Birth بلد الولادة	United States
Date of birth تاريخ الميلاد	20-07-63	Mother Maiden Name اسم الام قبل الزواج	REDACTED REDACTED	Father Full Name إسم الأب الكامل	REDACTED REDACTED		
Gender (For M) الجنس	Female	Civil Register Number رقم السجل		Civil Register Location مكان السجل	UNITED STATES	Resident (Y/N) مقيم / غير مقيم	Lebanon
Nationality (1) الجنسية (1)	United States	Nationality (2) الجنسية (2)		Place of Issue (1) مكان الاصدار (1)	United States	Passport expiry date (1) جواز السفر صالح لغاية	19-03-16
Type (1) نوع الهوية (1)	Passport	ID/Passport Number (1) رقم الهوية / جواز السفر (1)	REDACTED 1	Place of Issue (2) مكان الاصدار (2)			
Type (2) نوع الهوية (2)		ID Number (2) رقم الهوية (2)		Education المستوى العلمي	University Degree	PEP (Y/N)	Not PEP
Marital Status الوضع العائلي	Married	No. of Children عدد الاولاد	3	Spouse's Profession عمل الزوج (ة)	Engineer - Electrical		
House Maiden Name إسم الزوج (ة)	DAOU JOSEPH						

Residence Address / عنوان السكن

Residence Type نوع السكن	Own Home	Country البلد	Lebanon	City المدينة	DIKWANEH-EL METN-ML
Street الشوارع	MAR ROUKOZ CAP SUR VILLE	Building البناء	BLOC L	Floor الطابق	2
Phone Number رقم الهاتف		Mobile Number رقم الخليوي	REDACTED	Email بريد الكتروني	NOT AVAILABLE

Business Info & Address / طبيعة العمل وعنوانه

Activity Status الوضع المهني	Self-Employed	CL Economic Sector / Activity القطاع الاقتصادي/النشاط	J-Private financ Institutions	Profession * المهنة	Merchant/Trader
Employer Name صاحب العمل	DEV & OPTION UNLIMITED / SAVIS INC			Phone Number رقم الهاتف	Email بريد الكتروني
Business Address عنوان العمل	Building: Floor: Street: Locality: UNITED STATES				

Early Income & Expected Transactions Information / معلومات عن الدخل السنوي والعمليات المتوقعة

Early Income \$ الدخل السنوي	75,000,000.00	Cash In \$ إيداع نقدي	0-25000	Checks Deposited \$ إيداع شيكات	0-50000
Outward Transfers \$ الحوالات المرسلة	0-50000	No. of Inward Transfers مجموع الحوالات الواردة	0	Outward Transfers \$ الحوالات الصادرة	0-50000
Other transactions عمليات أخرى	N/A	Source of Income/Funds مصدر الدخل/الاموال	ENGINEERING & HEDGE FUNDS SERVICES	Other source of funds مصدر اموال آخر	0.00
Introduced By معرفة من	NADIM ISSA			Introduction/Purpose of the Relation نوع و الغرض من التعامل	Introduced by an Employee

Beneficial Owner (s) / أصحاب الحق الاقتصادي

Beneficial Owner صاحب الحق الاقتصادي	Yes	Full Name B.O (1) الاسم الكامل		Ben.Owner (1) ID رقم العميل		Email بريد الكتروني	
Activity Status الوضع المهني		Profession المهنة		Financial Status\Yearly Income \$ الدخل السنوي/الوضع المالي	0.00		
Relationship with Beneficial Owner (1) العلاقة مع صاحب الحق الاقتصادي		Address العنوان		Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي			
Full Name B.O (2) الاسم الكامل		Ben.Owner (2) ID رقم العميل		Financial Status\Yearly Income \$ الدخل السنوي/الوضع المالي	0.00	Email بريد الكتروني	
Profession المهنة		Activity Status الوضع المهني		Relationship with Beneficial Owner (2) العلاقة مع صاحب الحق الاقتصادي			
Address				Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي			



We confirm that the information provided herewith is true and we undertake to advise the Bank immediately upon any change in the above information
إننا نصرح بأن هذه المعلومات المذكورة هي صحيحة، كما نتعهد بإعلام المصرف بكل تغيير يطرأ على هذه المعلومات.

ate _____
التاريخ

Customer's Signature
توقيع صاحب الحساب

Karen Doud 3/21/16

ate _____
التاريخ

B.O.(s) Signature**

prepared by Sandra J. Gable

Signature

[Signature]

checked and approved by Branch Manager (BM) and Branch Compliance Officer (BCO):

ame of BM Michael Ghalib

Signature

ame of BCO Salim Houbareh

Signature

CREDIT UNION
AGENCE JOUBERT
[Signature]

*To mention Previous Profession of Retired

** B.O.s' signature is requested when applicable

* ذكر العمل السابق للأشخاص المتقاعدين
** توقيع صاحب / أصحاب الحق الإقضيائي عند وجوده



الاعتماد اللبناني
CREDIT LIBANAIS

Date 09-03-16

Number : CJOU00001610 / 286493

Customer ID تاريخ

To MAZRAANI KAREN MARIE JOSEPH SP
DAOUI
OSEP
H

حضرة السادة _____
المحترمين (العنوان)

Country: Lebanon
City: DIKWANEH-EL METN-ML
Street: MAR ROUKOZ CAP SUR VILLE
Bldg / Floor: BLOC L / 2
Phone number:
Mobile number: REDACTED
E-mail: NOT AVAILABLE

Subject: FATCA Indicia

Dear Madam/Sir,

We would like to inform you that the data available in our Bank is showing some indicia indicating the possibility of submitting your banking accounts to the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. The said terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the Bank and its Banks and Financial Institutions subsidiaries, and belonging, legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US Tax Payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the Bank with information and documents evidencing whether or not he is subject to US Tax as per FATCA's provisions, and such any other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

Impose on the banks to update their clients data (KYC) and impose on the client who is subject to US tax and to FATCA's provisions to waive the banking secrecy towards the US tax authorities and to authorize the bank to provide said authorities with the requested information and documents related to him, his accounts and his relations and operations with the bank.

الموضوع: مؤشرات على FATCA

تحية وبعد.

نود إعلامكم أن المعطيات المتوفرة لدى مصرفنا تتضمن بعض المؤشرات التي تدل على إمكانية إخضاع حساباتكم المصرفية للأحكام والشروط المنصوص عليها في قانون الإمتثال الضريبي الأمريكي على الحسابات الأجنبية (FATCA) والأنظمة والإتفاقيات التطبيقية الملزمة بهذا الخصوص. إن تلك الأحكام والشروط تتضمن على الأقل ما يلي:

- بتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأمريكية دورياً عن الحسابات المفتوحة لدى المصرف أو مجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لفاتكا، أو لأشخاص معنويين يملك أكثر من عشرة بالمئة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأمريكية. من هذه المؤشرات على سبيل المثال دون الحصر:

أن يكون لديه جواز سفر أمريكي أو غرين كارد، أو يكون مولوداً أو مقيماً في الولايات المتحدة الأمريكية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأمريكية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأمريكي بمثابة المقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه للضريبة الأمريكية وأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأمريكية.

- بتوجب على المصارف تحديث المعلومات المتعلقة بزبائننا (أعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأمريكية وأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأمريكية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

Karen Marie Joseph



الاعتماد اللبناني CREDIT LIBANAIS

- Impose on Banks and Financial Institutions, in any of the following cases:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client;
- Refusal of the concerned Client to waive the banking secrecy towards the US Tax Authorities.

To classify the client as a "Recalcitrant Account Holder" as defined by FATCA, to withhold, to the benefit of the US Tax Authorities, a percentage rate out of the client's proceeds which are subject to withholding as per FATCA, to block and close the Client's accounts and to terminate its relationship with the Bank.

The above mentioned terms and conditions summarize our understanding of the FATCA's provisions and of the measures that we are constrained to comply with in this regard. However, as we are not experts in the US taxation, you are kindly advised to refer to the U.S Internal Revenues Service and/or the experts and specialists that you deem appropriate and to act according to their advice and guidance. Therefore we cannot be held liable towards anyone with respect to the understanding summarized above and to the measures that we might be compelled to take in implementation compliance with.

Therefore, we would appreciate it if you could sign the declaration that applies to your situation among the declaration options stated herebelow, and return it to our Bank within a period of fifteen (15) days from the date this letter. In case you sign the "Option 3" or you do not sign any of the Options, you will be considered, according to FATCA, as a "Recalcitrant Account Holder" with all consequences resulting therefrom, including those mentioned above.

The present Letter shall be considered as an integral part of all the Agreements governing your relationship with our Bank.

Best Regards.

Credit Libanais SAL
Jounieh Branch

أ - في حال رفض الزبون المعني تقديم المعلومات والمستندات المطلوبة ضمن المهلة المحددة

ب - أو تلكاً في تقديمها أو في حال وجود تناقض أو التباس في المعلومات والمستندات المقدمة من الزبون،

ج - أو في حال رفضه رفع السرية المصرفية تجاه السلطات الضريبية الأميركية.

أن تصنف الزبون "زبوناً غير متعاون" (Recalcitrant Account Holder) بمفهوم القانون المذكور، وأن تقطع، لصالح السلطات الضريبية الأميركية، نسبة من مداخله وأمواله الخاضعة بموجب FATCA للاقتطاع وأن تجمد وتقل حساباته وتنتهي علاقتها معه.

أوجزنا في ما تقدم مفهومنا لأحكام FATCA ولما نحن ملزمون بتطبيقه بهذا الخصوص، غير أننا لسنا خبراء في شؤون الضريبة الأميركية ويعود لكم مراجعة إدارة الواردات الداخلية في الولايات المتحدة الأميركية (Internal Revenue Service) أو من ترونه مناسباً من خبراء أخصائيين في هذا الشأن للتصرف وفق المعطيات التي تتوفر لكم من تلك المصادر. ولا يسعنا بالتالي، لأي سبب من الأسباب، أن نتحمل، تجاه أي كان، أية مسؤولية عن مفهومنا لتلك الأحكام وعن أي إجراء أو تدبير قد نضطر للقيام به تطبيقاً له.

لذلك ندعوكم لتحديد الحالة التي تنطبق على وضعكم و توقيع التصريح الذي يتفق معها أدناه من بين الخيارات الثلاثة الواردة في ما يلي و إعادته إلى مصرفنا خلال مهلة أقصاها خمسة عشر (15) يوماً من تاريخه. و في حال إختياركم الخيار الثالث أو عدم توقيعكم على أي من الخيارات الثلاثة، فإنكم تعتبرون بالتالي بنظر FATCA "زبوناً غير متعاون" (Recalcitrant Account Holder) مع ما يستتبع ذلك من نتائج، بما فيها تلك المبنية أعلاه.

يعتبر الكتاب الحاضر جزءاً لا يتجزأ من الاتفاقيات والعقود التي ترعى علاقتكم بمصرفنا.

وتفضلوا بقبول الاحترام

الاعتماد اللبناني ش.م.ل.
الفرع:



Karen Douai
3121116

Karen Douai
3121116





KYC Form - Know Your Customer - (Individual / شخص طبيعي)

Branch: Jounieh Branch

Date: 09-03-16

Customer Full Name الاسم الكامل	DAOU JOSEPH ABDALLAH	Customer ID رقم العميل	CJOU00001609 / 286383
------------------------------------	----------------------	---------------------------	-----------------------

Personal Information / معلومات شخصية

First Name الاسم	JOSEPH	Surname الشهرة	DAOU	Place of Birth مكان الولادة	MHAMRESH-EL BATROUN-NL	Country of Birth بلد الولادة	Lebanon
Date of birth تاريخ الولادة	10-10-62	Mother Maiden Name اسم الام قبل الزواج	REDACTED	Father Full Name اسم الاب الكامل	REDACTED		
Gender (For M) الجنس	Male	Civil Register Number رقم السجل	45	Civil Register Location مكان السجل	MHAMRESH-EL BATROUN-NL	Resident (Y/N) مقيم / غير مقيم	Lebanon
Nationality (1) الجنسية (1)	Lebanon	Nationality (2) الجنسية (2)		Place of Issue (1) مكان الاصدار (1)	United States	Passport expiry date (1) جواز السفر صالح لغاية	23-08-19
D Type (1) نوع الهوية (1)	Passport	ID/Passport Number (1) رقم الهوية / جواز السفر (1)	REDACTED	Place of Issue (2) مكان الاصدار (2)			
D Type (2) نوع الهوية (2)		ID Number (2) رقم الهوية (2)		Education المستوى العلمي	University Degree	PEP (Y/N)	Not PEP
Marital Status الوضع العائلي	Married	No. of Children عدد الاولاد	3	Spouse's Profession عمل الزوج (ة)	Merchant/Trader		
Spouse Maiden Name اسم الزوج (ة)	MAZRAANI KAREN MARIE						

Residence Address / عنوان السكن

Residence Type نوع السكن	Own Home	Country البلد	Lebanon	City المدينة	DIKWANEH-EL METN-ML
Street الشارع	MAR ROUKOZ CAP SUR VILLE	Building البناء	BLOC L	Floor الطابق	2
Phone Number رقم الهاتف		Mobile Number رقم الخليوي	REDACTED	Email بريد الكتروني	josephdaou@developmentoption.com

Business Info & Address / طبيعة العمل وعنوانه

Activity Status الوضع المهني	Self-Employed	CL Economic Sector /Activity القطاع الاقتصادي/النشاط	J-Private financ institutions	Profession * المهنة	Engineer - Electrical		
Employer Name صاحب العمل	DEV & OPTION UNLIMITED / SAVIS INC			Phone Number رقم الهاتف	REDACTED	Email بريد الكتروني	
Business Address عنوان العمل	Building: Floor: Street: Locality: UNITED STATES						

Early Income & Expected Transactions Information / معلومات عن الدخل السنوي والعمليات المتوقعة

Early Income \$ الدخل السنوي	75,000,000.00	Cash In \$ إيداع نقدي	0-25000	Checks Deposited \$ إيداع شيكات	0-50000		
Inward Transfers \$ الحوالات الواردة	0-50000	No. of Inward Transfers مجموع الحوالات الواردة	0	Outward Transfers \$ الحوالات الصادرة	0-50000	No. of Outward Transfers مجموع الحوالات الصادرة	0
Other transactions عمليات أخرى	N/A	Source of Income/Funds مصدر الدخل/الاموال	ENGINEERING & HEDGE FUNDS SERVICES	Other source of funds مصدر أموال آخر	0.00		
Introduced By معرف من قبل	NADIM ISSA			Introduction/Purpose of the Relation نوع و الغرض من التعامل	Introduced by an Employee		

Beneficial Owner (s) / أصحاب الحق الاقتصادي

Beneficial Owner صاحب الحق الاقتصادي	Yes	Full Name B.O (1) الاسم الكامل		Ben.Owner (1) ID رقم العميل		Email بريد الكتروني	
Activity Status الوضع المهني		Profession المهنة		Financial Status\Yearly Income\$ الدخل السنوي/الوضع المالي	0.00		
Relationship with Beneficial Owner (1) العلاقة مع صاحب الحق الاقتصادي		Address العنوان		Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي			
Full Name B.O (2) الاسم الكامل		Ben.Owner (2) ID رقم العميل		Financial Status\Yearly Income \$ الدخل السنوي/الوضع المالي	0.00	Email بريد الكتروني	
Profession المهنة		Activity Status الوضع المهني		Relationship with Beneficial Owner (2) العلاقة مع صاحب الحق الاقتصادي			
Address				Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي			

Joseph Daou

We confirm that the information provided herewith is true and we undertake to advise the Bank immediately upon any change in the above information
إننا نصرح بأن هذه المعلومات المذكورة هي صحيحة، كما نتعهد بإعلام المصرف بكل تغيير يطرأ على هذه المعلومات.

Date Mar 9/16
التاريخ

Date _____
التاريخ

Prepared by Sandra Saleba

Checked and approved by Branch Manager (BM) and Branch Compliance Officer (BCO):

Name of BM Michel Chaleeb

Name of BCO Sahar Harbawi

*To mention Previous Profession of Retired

** B.O.s' signature is requested when applicable

Customer's Signature
توقيع صاحب الحساب

B.O.(s) Signature**

Signature




Signature

Signature

CREDIT LIBANAIS S.A.
Agence JOUNIEH

* ذكر العمل السابق للأشخاص المتقاعدين
** توقيع صاحب / أصحاب الحق الإقتصاري عند وجوده

Signature
Conforme

CREDIT LIBANAIS SAL		Date: 09/03/2016	
Branch: Jounieh			
Customer's full name: DAOU JOSEPH ABDALLAH OR MAZRAANI KAREN MARIE JOSEPH SP DAOU JOSEPH			
Customer Type: EO		Proxy No: 84	
EBA Basic No: REDACTED		Date: 18/01/2019	
			
DAOU JOSEPH ABDALLAH	OR	HANNA GERGIS ESTEPHAN HANNA	P
			
MAZRAANI KAREN MARIE JOSEPH SP DAOU JOSEPH	OR		
Signature combination: To select; Individual: Joint AND: Joint OR: <input checked="" type="checkbox"/>			
P: Proxy T: Tutor			

OP/BR/940/R1/2012 11 01



KYC Form - Know Your Customer - (Joint Account / حساب مشترك)

Branch: Jounieh Branch Date: 09-03-16

Customer ID رقم العميل	CJOUC00001611 / REDACTE				
Customer Full Name الاسم الكامل	DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH				
Personal Information / معلومات شخصية					
Full Name (1) الاسم الكامل	DAOU JOSEPH ABDALLAH	Account Holder (1) ID رقم العميل	REDACTE		
Full Name (2) الاسم الكامل	MAZRAANI KAREN MARIE JOSEPH SP DAOU	Account Holder (2) ID رقم العميل	REDACTE		
Full Name (3) الاسم الكامل		Account Holder (3) ID رقم العميل			
Full Name (4) الاسم الكامل		Account Holder (4) ID رقم العميل			
Full Name (5) الاسم الكامل		Account Holder (5) ID رقم العميل			
Activity Status الوضع المهني	Self-Employed	CL Economic Sector / Activity القطاع الاقتصادي / النشاط	J-Private financ institutions	Profession * المهنة	Engineer - Electrical
Residence Address / عنوان السكن					
Residence Type نوع السكن	Own Home	Country البلد	Lebanon	City المدينة	DIKWANEH-EL METN-ML
Street الشارع	MAR ROUKOZ CAP SUR VILLE	Building البناء	BLOC L	Floor الطابق	2
Phone Number رقم الهاتف		Mobile Number رقم الخليوي	REDACTED	Email بريد الكتروني	josephdaou@developmentoption.com
Yearly Income & Expected Transactions Information / معلومات عن الدخل السنوي والعمليات المتوقعة					
Yearly Income \$ الدخل السنوي	150,000,000.00	Cash In \$ إيداع نقدي	0-25000	Checks Deposited \$ إيداع شيكات	0-50000
Inward Transfers \$ الحوالات الواردة	Above 5 Mio	No. of Inward Transfers مجموع الحوالات الواردة	7	Others transactions عمليات أخرى	N/A
Outward Transfers \$ الحوالات الصادرة	Above 5 Mio	No. of Outward Transfers مجموع الحوالات الصادرة	7	Introduced by معرف من قبل	NADIM ISSA
Introduction \ Purpose of the Relation نوع و الغرض من التعامل	Introduced by an Employee	Source of Income/Funds مصدر الدخل/الاموال	ENGINEERING & HEDGE FUNDS SERVICES	Other Source of Funds مصدر اموال اخر	0.00
Beneficial Owner (s) / صاحب/أصحاب الحق الاقتصادي					
Beneficial Owner صاحب الحق الاقتصادي	Yes	Full Name B.O(1) الاسم الكامل		Ben. Owner (1) ID رقم العميل	
Activity Status الوضع المهني		Profession المهنة		Financial Status\Yearly Income \$ الدخل السنوي/الوضع المالي	0.00
Relationship with B.O(1) العلاقة مع صاحب الحق الاقتصادي		Address العنوان		Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي	
Email بريد الكتروني					
Full Name B.O (2) الاسم الكامل		Ben. Owner (2) ID رقم العميل		Financial Status\Yearly Income \$ الدخل السنوي/الوضع المالي	0.00
Profession المهنة		Activity Status الوضع المهني		Relationship with Beneficial Owner (2) العلاقة مع صاحب الحق الاقتصادي	
Address العنوان		Email بريد الكتروني		Reason of Ben. Owner سبب تعيين صاحب الحق الاقتصادي	

We confirm that the information provided herewith is true and we undertake to advise the Bank immediately upon any change in the above information
إننا نصرح بأن هذه المعلومات المذكورة هي صحيحة، كما نتعهد بإعلام المصرف بكل تغيير يطرأ على هذه المعلومات.

Date: 11/03/16
Date: 11/03/16
Prepared by: [Signature]
Checked and approved by Branch Manager (BM) and Branch Compliance Officer (BCO): [Signature]
Name of BM: Michel Khachem
Name of BCO: [Signature]

Customer's Signature

B.O.(S) Signature **

Signature

Signature

Signature

* To mention Previous Profession of Retired

** B.O.s' signature is requested when applicable

* ذكر العمل السابق للمتقاعدين
** توقيع صاحب / أصحاب الحق الاقتصادي عند وجوده

ORIGINAL
AGENCY JOURNAL
Michael P. Ass

لجانب الاعتماد اللبناني ش م ل المحترم
فرع

الموضوع: تعليمات موجهة اليكم بواسطة البريد الالكتروني او الفاكس

بعد التحية،

انا الموقع ادناه بصفتي الشخصية وبصفتي مدير مفوض / رئيس مجلس ادارة الشركة او الشركات التالية _____ ، افيدكم بما يلي:

نرجو منكم اخذ العلم انه نظرا للعلاقات المصرفية التي تربطني او تربط الشركات المبينة اعلاه مع مصرفكم، سنضطر في بعض الاحيان ان نوجه الى مصرفكم تعليمات بواسطة البريد الالكتروني او الفاكس بغية تنفيذها لاسيما عمليات تحاويل من عملة الى عملة واو تحاويل لصالح مستفيدين متعددين، تسديد قروض واستعمالات بطاقات ائتمان وزيادة سقف بطاقات ائتمان،

لقد اخذنا علما بمخاطر توجيه هذه التعليمات الى مصرفكم عبر البريد الالكتروني/ الفاكس لاسيما لجهة الاخطاء التي يمكن ان ترتكب في ارسال هذه التعليمات او لجهة فهمها من قبلكم او لجهة اي تزوير يمكن ان يحصل عليها بهذا الشأن ،

كما اخذنا علما بانه يحق لمصرفكم اذا وجد ذلك مناسباً بان يرفض تنفيذ اي من هذه التعليمات دون وجوب تبرير ذلك من قبله،

وللغايات المذكورة اعلاه نعتبر انفسنا ملزمين بصورة غير قابلة الرجوع عنها لجهة التعليمات المرسلة من قبلنا بواسطة البريد الالكتروني/الفاكس الى مصرفكم وبالتالي نتنازل عن تقديم اي دعوى مسؤولية بحق مصرفكم او اي مطالبة من اي نوع كانت حتى ولو صدرت هذه التعليمات بصورة غير شرعية عن شخص غير معني او مفوض بذلك عن طريق استعمال اسمنا او اسم الشركات المذكورة اعلاه ورقم حساباتنا.

وفي مطلق الاحوال نعترف ونقر بكافة القيود المسجلة على حساباتنا نتيجة لتنفيذ التعليمات المرسلة الى مصرفكم بواسطة البريد الالكتروني ونتعهد بالتوقيع على اشعارات بالمصادقة على ارصدة حساباتنا لدى اول طلب يصدر عن مصرفكم .

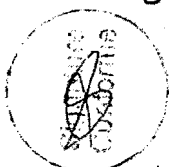
يبقى هذا الكتاب ساري المفعول حتى ابلاغكم اشعارات موقعا من قبلنا بالغائه.

وتفضلوا بقبول الاحترام

اسم العميل/اسم الشركات موضوع هذه التعليمات:

التوقيع:

التاريخ:



Joseph

Harim

As per phone confirmation
Joseph

2021/9/16

Harim

31/21/16

*The Secretary of State of the United States of America
hereby requests all whom it may concern to permit the citizen/national
of the United States named herein to pass without delay or hindrance
and in case of need to give all lawful aid and protection.*

Le Secrétaire d'Etat des Etats-Unis d'Amérique
prie par les présentes toutes autorités compétentes de laisser passer le citoyen
ou ressortissant des Etats-Unis titulaire du présent passeport, sans délai ni
difficulté et, en cas de besoin, de lui accorder toute aide et protection légitimes.

El Secretario de Estado de los Estados Unidos de América por el presente solicita a las autoridades competentes permitir el paso del ciudadano o nacional de los Estados Unidos aquí nombrado, sin demora ni dificultades, y en caso de necesidad, prestarle toda la ayuda y protección lícitas.

Karen Davis

SIGNATURE OF BEARER/SIGNATURE DU TITULAIRE/FIRMA DEL TITULAR

NOT VALID UNTIL SIGNED



UNITED STATES OF AMERICA

Type / Type / Tipo: Code / Code / Código: Passport No. / No. du Passeport / No. de Pasaporte: **P** USA **REDACTED**

Sumams / Nom / Apellidos: **DAOU**

Given names / Prénoms / Nombres: **KAREN MARIE**

Nationality / Nationalité / Nacionalidad: **UNITED STATES OF AMERICA**

Date of birth / Date de naissance / Fecha de nacimiento: **20 Jul 1963**

Sex / Sexe / Sexo: **F** Place of birth / Lieu de naissance / Lugar de nacimiento: **MISSOURI, U.S.A.**

Date of issue / Date de délivrance / Fecha de expedición: **20 Mar 2006** Authority / Autorité / Autoridad: **United States**


Date of expiration / Date d'expiration / Fecha de caducidad: **19 Mar 2016** **Department of State**

Amendments / Modifications / Enmiendas: **See Page 24**

[illegible]

Photocopie par nos soins

In Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States of America.



John F. Kennedy

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

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USA

A black and white mugshot of a man with short, dark hair, looking directly at the camera. He is wearing a dark, collared shirt. The image is grainy and high-contrast, with a dark background.

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Form W-9 (Rev. August 2013) Department of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification	Give Form to the requester. Do not send to the IRS.
Name (as shown on your income tax return) <u>JOSEPH DAOU</u>		
Business name/disregarded entity name, if different from above <u>ENGINEER</u>		
Check appropriate box for federal tax classification: <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____		Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
Address (number, street, and apt. or suite no.) <u>200 PALM ISLAND S.W.</u> City, state, and ZIP code <u>CLEARWATER BEACH, FL 33767</u>		Requester's name and address (optional)
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

REDACTED

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below), and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶ <u>Joseph Daou</u>	Date ▶ <u>MAR 19/16</u>
------------------	---	-------------------------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

- Certify that the FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

What is FATCA reporting? The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Note. Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

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Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)

2—The United States or any of its agencies or instrumentalities

3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities

5—A corporation

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States

7—A futures commission merchant registered with the Commodity Futures Trading Commission

8—A real estate investment trust

9—An entity registered at all times during the tax year under the Investment Company Act of 1940

10—A common trust fund operated by a bank under section 584(a)

11—A financial institution

12—A middleman known in the investment community as a nominee or custodian

13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

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What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

*Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN.
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



الاعتماد اللبناني
CREDIT LIBANAIS

Date 09-03-16

Number : CJOUC00001609 / REDACTED

Customer ID تاريخ

To: DAOU JOSEPH ABDALLAH
Country: Lebanon
City: DIKWANEH-EL METN-ML
Street: MAR ROUKOZ CAP SUR VILLE
Bldg / Floor: BLOC L / 2
Phone number:
Mobile number: REDACTED
E-mail: josephdaou@developmentoption.com

Subject: FATCA Indicia

Dear Madam/Sir,

We would like to inform you that the data available in our Bank is showing some indicia indicating the possibility of submitting your banking accounts to the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. The said terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the Bank and its Banks and Financial Institutions subsidiaries, and belonging, legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US Tax Payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the Bank with information and documents evidencing whether or not he is subject to US Tax as per FATCA's provisions, and such any other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

Impose on the banks to update their clients data (KYC) and impose on the client who is subject to US tax and to FATCA's provisions to waive the banking secrecy towards the US tax authorities and to authorize the bank to provide said authorities with the requested information and documents related to him, his accounts and his relations and operations with the bank.

- Impose on Banks and Financial Institutions, in any of the

حضرة السادة _____ المحترمين
(العنوان)

الموضوع: مؤشرات على FATCA

تحية وبعد.

نود إعلامكم أن المعطيات المتوفرة لدى مصرفنا تتضمن بعض المؤشرات التي تدل على إمكانية إخضاع حساباتكم المصرفية للأحكام والشروط المنصوص عليها في قانون الإمتثال الضريبي الأمريكي على الحسابات الأجنبية (FATCA) والأنظمة والاتفاقيات التطبيقية الملزمة بهذا الخصوص. إن تلك الأحكام والشروط تتضمن على الأقل ما يلي:

- يتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأميركية دورياً عن الحسابات المفتوحة لدى المصرف أو مجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لـ FATCA، أو لأشخاص معنويين يملك أكثر من عشرة بالمئة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأميركية. من هذه المؤشرات على سبيل المثال دون الحصر:

أن يكون لديه جواز سفر أميركي أو غرين كارد، أو يكون مولوداً أو مقبلاً في الولايات المتحدة الأميركية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأميركية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأميركي بمثابة المقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه للضريبة الأميركية ولأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأميركية.

- يتوجب على المصارف تحديث المعلومات المتعلقة بزيائنها (أعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأميركية ولأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأميركية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

Joseph daou
Mar 19/16

OP/BR/1012/R1 2013 11 23



الاعتماد اللبناني CREDIT LIBANAIS

Date: 09-03-16

Acknowledgment Letter

تاريخ:

إعلام

To All Our Esteemed Clients

Subject: Accounts subject to FATCA

Dear Sirs,

Please be informed that our bank, in line with the orientation of the banking institutions worldwide, complies with the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. These terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the bank and its Banks and Financial Institutions Subsidiaries, and belonging legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US tax payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private, business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the bank with information and documents evidencing whether or not he is subject to US tax as per FATCA's provisions, and such other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

- Impose on the Banks to update their clients data (KYC) and impose on the Client who is subject to the US Tax and to FATCA's provisions to waive the banking secrecy towards the US Tax Authorities and to authorize the Bank to provide said Authorities with the requested information and documents related to him, his accounts and his relationship and operations with the Bank.

- Impose on Banks and Financial Institutions, in any of the following cases:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client;
- Refusal of the concerned Client to waive the banking secrecy towards the US Tax Authorities;

إلى جميع زبائننا الكرام

الموضوع: الحسابات الخاضعة لفاتكا

تحية وبعد،

يرجى أخذ العلم أن مصرفنا، وبتماشياً مع توجهات المصارف في العالم، يراعي الأحكام والشروط المنصوص عليها في قانون الامتثال الضريبي الأميركي على الحسابات الأجنبية (FATCA) وفي الأنظمة والاتفاقيات التطبيقية الملزمة تتضمن تلك الأحكام والشروط على الأقل ما يلي:

- يتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأميركية دورياً عن الحسابات المفتوحة لدى المصرف أو مجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لفاتكا، أو لأشخاص معنويين يملك أكثر من عشرة بالمئة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأميركية. من هذه المؤشرات على سبيل المثال دون الحصر:

(أ) أن يكون لديه جواز سفر أميركي أو بطاقة خضراء (Green Card)، أو يكون مولوداً أو مقيماً في الولايات المتحدة الأميركية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون قد أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأميركية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأميركي بمثابة المقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

(ب) عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه بالضريبة الأميركية ولأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأميركية.

- يتوجب على المصارف تحديث المعلومات المتعلقة بزبائننا (اعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأميركية ولأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأميركية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

- في حال رفض الزبون المعني تقديم المعلومات والمستندات المطلوبة ضمن المهلة المحددة أو تلكاً في تقديمها
- أو في حال وجود تناقض أو التباس في المعلومات والمستندات المقدمة من الزبون،
- أو في حال رفضه رفع السرية المصرفية تجاه السلطات الضريبية الأميركية

Joseph Lachar
MAR 21 2016



الاعتماد اللبناني CREDIT LIBANAIS

To classify the client as a "Recalcitrant Account Holder" as defined by FATCA, to withhold, to the benefit of the US Tax Authorities, a percentage rate out of the client's proceeds which are subject to withholding as per FATCA, to block and close the Client's accounts and to terminate its relationship with the Bank.

Dear clients, we have summarized here above our understanding of some of FATCA's provisions and the measures that we are constrained to comply with in this regard. However, as we are not experts in the US taxation, we kindly advise the concerned Clients to refer to the U.S. Internal Revenues Service and/or the experts and specialists that they deem appropriate and to act according to their advice and guidance. Therefore, we cannot be held liable towards anyone with respect to the understanding summarized above and to the measures that we might be compelled to take in implementation and compliance with

The present Acknowledgement Letter shall be considered as an integral part of the Agreements governing the Clients relationship with the Bank.

Our esteemed concerned clients are required to contact our Bank as soon as possible in order to comply with the FATCA regulations.

Credit Libanais SAL
Jounieh Branch

We acknowledge receipt of this letter and having read and understood its content.

Customer Name: DAOU JOSEPH ABDALLAH

Customer ID Number: CJOUC00001609 / REDACTED

Signature: *Joseph Abdallah*

Date 09-03-16

* Signed in my presence

Name

Signature: *Sandra Jaleba*

Signature
Confirme

Joseph Abdallah
MAR 19/16

CREDIT LIBANAIS S.A.L.
Agence JOUNIEH

Michel Jaleba
P. Jaleba

أن تصنف الزبون "زبوناً غير متعاون" "Recalcitrant Account Holder"،
بمفهوم القانون المذكور، وأن تقتطع، لصالح السلطات الضريبية الأميركية، نسبة من
مداخله وأمواله الخاضعة بموجب FATCA للاقتطاع وأن تجمد وتقلل حساباته وتنتهي
علاقتها معه.

زبائننا الأعزاء، أوجزنا في ما تقدم مفهومنا لأحكام FATCA ولما نحن ملزمون بتطبيقه
بهذا الخصوص، غير أننا لسنا خبراء في شؤون الضريبة الأميركية ويعود لكل من يجد
نفسه معنياً بأحكام FATCA مراجعة إدارة الواردات الداخلية في الولايات المتحدة
الأميركية (Internal Revenue Service) أو من يراه مناسباً من خبراء أخصائيين
في هذا الشأن للتصرف وفق المعطيات التي تتوفر له من تلك المصادر. ولا يسعنا
بالتالي، لأي سبب من الأسباب، أن نتحمل، تجاه أي كان، أية مسؤولية عن مفهومنا لتلك
الأحكام وعن أي إجراء أو تدبير قد نضطر للقيام به تطبيقاً له.

يعتبر الإعلام الحاضر جزءاً لا يتجزأ من الاتفاقيات والعقود التي ترقى علاقة
المصرف بالزبون.

ويرجى من زبائننا المعنيين الكرام مراجعة المصرف في أقرب وقت ممكن لمراعاة
أحكام FATCA.

الاعتماد اللبناني ش.م.ل.
الفرع:

لقد قرأنا وأخذنا علماً بمضمون هذا الإعلام

اسم العميل:
رقم العميل:
التوقيع:

التاريخ

* جرى التوقيع بحضور

الاسم
التوقيع



الاعتماد اللبناني
CREDIT LIBANAIS

Date 09-03-16

Number : CJOUC00001611 / REDACTED

Customer ID تاريخ

To DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN
MARIE
JOSEPH
H SP
DAOU
JOSEPH
H

Country: Lebanon

City: DIKWANEH-EL METN-ML

Street: MAR ROUKOZ CAP SUR VILLE

Bldg / Floor: BLOC L / 2

Phone number:

Mobile number: REDACTED

E-mail: josephdaou@developmentoption.com

Subject: FATCA Indicia

Dear Madam/Sir,

We would like to inform you that the data available in our Bank is showing some indicia indicating the possibility of submitting your banking accounts to the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. The said terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the Bank and its Banks and Financial Institutions subsidiaries, and belonging, legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US Tax Payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the Bank with information and documents evidencing whether or not he is subject to US Tax as per FATCA's provisions, and such any other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

Impose on the banks to update their clients data (KYC) and impose on the client who is subject to US tax and to FATCA's provisions to waive the banking secrecy towards the US tax authorities and to authorize the bank to provide

حضرة السادة _____ المحترمين
(العنوان)

الموضوع: مؤشرات على FATCA

تحية وبعد.

نود إعلامكم أن المعطيات المتوفرة لدى مصرفنا تتضمن بعض المؤشرات التي تدل على إمكانية إخضاع حساباتكم المصرفية للأحكام و الشروط المنصوص عليها في قانون الامتثال الضريبي الأميركي على الحسابات الأجنبية (FATCA) و الأنظمة والإتفاقيات التطبيقية الملزمة بهذا الخصوص. إن تلك الأحكام و الشروط تتضمن على الأقل ما يلي:

- يتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأميركية دورياً عن الحسابات المفتوحة لدى المصرف و أومجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لـ FATCA ، أو لأشخاص معنويين يملك أكثر من عشرة بالمائة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأميركية. من هذه المؤشرات على سبيل المثال دون الحصر:

أن يكون لديه جواز سفر أميركي أو غرين كارد، أو يكون مولوداً أو مقيماً في الولايات المتحدة الأميركية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأميركية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأميركي بمثابة المقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه للضريبة الأميركية ولأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأميركية.

- يتوجب على المصارف تحديث المعلومات المتعلقة بزبائننا (أعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأميركية ولأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأميركية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

OP/BR/1012/RI 2013 11 23



الاعتماد اللبناني CREDIT LIBANAIS

said authorities with the requested information and documents related to him, his accounts and his relations and operations with the bank.

- Impose on Banks and Financial Institutions, in any of the following cases:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client;
- Refusal of the concerned Client to waive the banking secrecy towards the US Tax Authorities.

To classify the client as a "Recalcitrant Account Holder" as defined by FATCA, to withhold, to the benefit of the US Tax Authorities, a percentage rate out of the client's proceeds which are subject to withholding as per FATCA, to block and close the Client's accounts and to terminate its relationship with the Bank.

The above mentioned terms and conditions summarize our understanding of the FATCA's provisions and of the measures that we are constrained to comply with in this regard. However, as we are not experts in the US taxation, you are kindly advised to refer to the U.S Internal Revenues Service and/or the experts and specialists that you deem appropriate and to act according to their advice and guidance. Therefore we cannot be held liable towards anyone with respect to the understanding summarized above and to the measures that we might be compelled to take in implementation compliance with.

Therefore, we would appreciate it if you could sign the declaration that applies to your situation among the declaration options stated herebelow, and return it to our Bank within a period of fifteen (15) days from the date this letter. In case you sign the "Option 3" or you do not sign any of the Options, you will be considered, according to FATCA, as a "Recalcitrant Account Holder" with all consequences resulting therefrom, including those mentioned above.

The present Letter shall be considered as an integral part of all the Agreements governing your relationship with our Bank.

Best Regards,

Credit Libanais SAL

Jounieh Branch

Joseph

Karim

Joseph

Karim

Mar 9/16

31/1/16

أ - في حال رفض الزبون المعني تقديم المعلومات والمستندات المطلوبة ضمن المهلة المحددة

ب - أو تلكاً في تقديمها أو في حال وجود تناقض أو التباس في المعلومات والمستندات المقدمة من الزبون،

ج - أو في حال رفضه رفع السرية المصرفية تجاه السلطات الضريبية الأميركية.

أن تصنف الزبون "زبوناً غير متعاون" (Recalcitrant Account Holder)، بمفهوم القانون المذكور، وأن تقتطع، لصالح السلطات الضريبية الأميركية، نسبة من مداخله وأمواله الخاضعة بموجب FATCA للاقتطاع وأن تجمّد وتقلل حساباته وتنتهي علاقتها معه.

أوجزنا في ما تقدم مفهومنا لأحكام FATCA ولما نحن ملزمون بتطبيقه بهذا الخصوص، غير أننا لسنا خبراء في شؤون الضريبة الأميركية ويعود لكم مراجعة إدارة الواردات الداخلية في الولايات المتحدة الأميركية (Internal Revenue Service) أو من ترونه مناسباً من خبراء أخصائيين في هذا الشأن للتصرف وفق المعطيات التي تتوفر لكم من تلك المصادر. ولا يسعنا بالتالي، لأي سبب من الأسباب، أن نتحمل، تجاه أي كان، أية مسؤولية عن مفهومنا لتلك الأحكام وعن أي إجراء أو تدبير قد نضطر للقيام به تطبيقاً له.

لذلك ندعوكم لتحديد الحالة التي تنطبق على وضعكم و توقيع التصريح الذي يتفق معها أدناه من بين الخيارات الثلاثة الواردة في ما يلي و إعادته إلى مصرفنا خلال مهلة أقصاها خمسة عشر (15) يوماً من تاريخه. و في حال إختياركم الخيار الثالث أو عدم توقيعكم على أي من الخيارات الثلاثة، فإنكم تعتبرون بالتالي بنظر FATCA "زبوناً غير متعاون" (Recalcitrant Account Holder) مع ما يستتبع ذلك من نتائج، بما فيها تلك المبينة أعلاه.

يعتبر الكتاب الحاضر جزءاً لا يتجزأ من الاتفاقيات والعقود التي ترعى علاقتكم بمصرفنا.

وتفضلوا بقبول الاحترام

الاعتماد اللبناني ش.م.ل.
الفرع:



الاعتماد اللبناني

CREDIT LIBANAIS

☐ Declaration OPTION 1

To Messrs. Credit Libanais SAL

We the undersigned DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH , after

acknowledging the content of your above Letter, hereby declare, at our full responsibility, that we are not: U.S. citizens, U.S. persons, resident alien individual, holder of a U.S. Passport, holder of a Green Card, and we are not subject to US taxation as per FATCA, and hereby undertake to provide your Bank, within a period of thirty (30) days, with the information and documents supporting our declaration and refuting the validity of the FATCA indicia which you are referring to, knowing that, in case we fail to do so, we will be classified as a "Recalcitrant Account Holder". In addition, we hereby authorize your Bank, including its staff and managers, to provide required information and documents to the US Authorities or to your correspondent Banking and Financial Institutions or to the Banks and Subsidiaries related to your group and, for this purpose at the sole Bank's discretion and hereby waive as such the Banking secrecy law

Name of Client: DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH

Signature

Date 09-03-16

☐ الخيار رقم 1-

السادة الاعتماد اللبناني ش.م.ل. المحترمين
نحن الموقعين أدناه

، بعد أن أخذنا علماً" بمضمون بكتابكم أعلاه، نصرح بموجب، على كامل مسؤوليتنا، بأننا لسنا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green Card Holders) أو من المقيمين على الأراضي الأميركية وأننا غير مكلفين بالضريبة الأميركية وفقاً لقانون FATCA ونتعهد بتزويد مصرفكم، ضمن مهلة ثلاثين (30) يوماً وتحت طائلة تصنيفنا "زبونا غير متعاون"، بالمعلومات والمستندات المطلوبة التي تثبت ذلك وتنفي المؤشرات إليها كما وبأننا نجزئ لمصرفكم ومديره ومستخدميه تقديم المعلومات والمستندات المشار إليها للسلطات الأميركية ولمراسليكم من المؤسسات المصرفية والمالية وللمؤسسات التابعة لمجموعة المصرف وبقدر ما تدعو الحاجة لهذا الغرض، وفق استنساب المصرف، وبذلك نرفع السرية المصرفية.

اسم الزبون

التوقيع

التاريخ

☒ Declaration OPTION 2

To Messrs. Credit Libanais SAL

We the undersigned DAOU JOSEPH ABDALLAH OR MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH , after

acknowledging the content of your above Letter, hereby declare, at our full responsibility, that (i) we are U.S. citizens, or U.S. persons, or resident alien individual, or holder of a U.S. Passport, or holder of a Green Card, and we are subject to US taxation as per FATCA, (ii) we waive the Banking secrecy law on all matters relating to or in connection with the implementation of FATCA and the relevant implementing regulations and agreements, (iii) we hereby authorize your Bank and its staff and managers to provide the US Authorities or your correspondent Banking or the Financial Institutions or the Banks related to your group with all the information and documents relating to us, to our accounts, operations and relationship with your bank and (iv) we hereby undertake to provide your Bank with all the information and documents that may be requested by your Bank or by the US Authorities in this respect.

☐ الخيار رقم 2-

السادة الاعتماد اللبناني ش.م.ل. المحترمين
نحن الموقعين أدناه

، بعد أن أخذنا علماً" بمضمون بكتابكم أعلاه، نصرح بموجب، على كامل مسؤوليتنا، بأننا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green Card Holders) أو من المقيمين على الأراضي الأميركية وأننا مكلفون بالضريبة الأميركية وفقاً لقانون FATCA وأننا نرفع السرية المصرفية بكل شأن يختص أو ينجم عن تطبيق قانون FATCA والاتفاقيات المشار إليها في كتابكم ونجزئ لمصرفكم ومديره ومستخدميه تقديم المعلومات والمستندات المطلوبة عنا وعن حساباتنا وعلاقتنا مع المصرف للسلطات الأميركية ولمراسليكم من المؤسسات المصرفية والمالية وللمؤسسات التابعة لمجموعة المصرف. كما نتعهد بتقديم المعلومات والمستندات اللازمة والتي يطلبها المصرف أو تطلبها السلطات الأميركية في هذا الإطار.

Joseph

Marie Joseph



الاعتماد اللبناني

CREDIT LIBANAIS

Name of Client: DAOU JOSEPH ABDALLAH OR
MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH
TIN: [REDACTED] (CONFIDENTIAL)
Address: [REDACTED] 7 (CONFIDENTIAL)

Signature
Date 09-03-16

Joseph
Karen Dao

اسم الزبون:
الرقم الضريبي الأميركي:
العنوان:

التوقيع
التاريخ

☐ **Declaration OPTION 3**

To Messrs. Credit Libanais SAL

We the undersigned DAOU JOSEPH ABDALLAH OR
MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH ,
after

acknowledging the content of your above Letter, hereby declare, at our full responsibility, that (i) we are U.S. citizens, or U.S. persons, or resident alien individual, or holder of a U.S. Passport, or holder of a Green Card, and we are subject to the US taxation as per FATCA, (ii) we refrain from waiving the Banking secrecy law on all matters relating to or in connection with the implementation of FATCA and (iii) we do not authorize your Bank and its staff and managers to provide the US Authorities with any information and documents relating to us and to our accounts, operations and relation with your Bank, and (iv) we hereby assume any legal or financial responsibility and thus discharging the Bank from any liability or rights whatsoever towards any third party.

Name of Client: DAOU JOSEPH ABDALLAH OR
MAZRAANIKAREN MARIE JOSEPH SP DAOU JOSEPH

Signature

Date 09-03-16

☐ **الخيار رقم 3-**

السادة الاعتماد اللبناني ش.م.ل. المحترمين

نحن الموقعين أدناه

، بعد أن أخذنا علماً بمضمون كتابكم أعلاه، نصرح بموجب، على كامل مسؤوليتنا، بأننا من حملة الجنسية الأميركية أو حاملي البطاقة الخضراء (Green) Card Holders أو من المقيمين على الأراضي الأميركية وأننا مكلفون بالضريبة الأميركية وفقاً لقانون FATCA وبأننا لا نوافق على رفع السرية المصرفية بكل شأن يختص أو بنجم عن تطبيق قانون FATCA والاتفاقيات المشار إليها في كتابكم ولا نجيز لمصرفكم ولاي من مديريه ومستخدميه بتقديم المعلومات والمستندات المطلوبة عنا وعن حساباتنا وعلاقتنا وعملياتنا مع المصرف للسلطات الأميركية، اخذين على عاتقنا ومسؤوليتنا الكاملة اية نتائج قانونية أو مالية قد تترتب بدمتنا مبرئين ذمة المصرف في هذا الاطار من أي حق أو مطلب من أي نوع كان وتجاه أية جهة كانت.

اسم الزبون

التوقيع

التاريخ



الاعتماد اللبناني CREDIT LIBANAIS

Date: 09-03-16

Acknowledgment Letter

تاريخ:

إعلام

To All Our Esteemed Clients

Subject: Accounts subject to FATCA

Dear Sirs,

Please be informed that our bank, in line with the orientation of the banking institutions worldwide, complies with the terms and conditions of the Foreign Account Tax Compliance Act (FATCA) and the relevant mandatory implementing regulations and agreements. These terms and conditions include at least the following:

- Impose on Banks and Financial Institutions to make regular reporting on accounts opened at the bank and its Banks and Financial Institutions Subsidiaries, and belonging legally or economically, to US Tax Payers, as per FATCA, whether individuals or entities, including entities in which a US tax payer holds, directly or indirectly, a participation of more than 10%.

- Set a list of indicia indicating a potential U.S. Tax Payer Client. This list of indicia includes, without limitation, the following:

a) The Client (i) holds a U.S. Passport or Green Card or is born in or resident of the USA, (ii) has, in the USA, a private, business or postal address, an activity or a telephone number (iii) has given standing instructions to transfer funds to an account in the USA (iv) has appointed an attorney on the account whose address is in the USA, or (v) is considered by US Laws as a US Tax Payer for having cumulated a certain period of residence in the USA or for any other reason.

b) When such indicia are found, the Client should, within a specified period, provide the bank with information and documents evidencing whether or not he is subject to US tax as per FATCA's provisions, and such other information and documents that may be requested by the Bank noting that the Bank will have to send them to the US Tax Authorities.

- Impose on the Banks to update their clients data (KYC) and impose on the Client who is subject to the US Tax and to FATCA's provisions to waive the banking secrecy towards the US Tax Authorities and to authorize the Bank to provide said Authorities with the requested information and documents related to him, his accounts and his relationship and operations with the Bank.

- Impose on Banks and Financial Institutions, in any of the following cases:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client;
- Refusal of the concerned Client to waive the banking secrecy towards the US Tax Authorities;

إلى جميع زبائننا الكرام

الموضوع: الحسابات الخاضعة لفاتكا FATCA

تحية وبعد،

يرجى أخذ العلم أن مصرفنا، وتماشياً مع توجهات المصارف في العالم، يراعي الأحكام والشروط المنصوص عليها في قانون الامتثال الضريبي الأمريكي على الحسابات الأجنبية (FATCA) وفي الأنظمة والاتفاقيات التطبيقية الملزمة تتضمن تلك الأحكام والشروط على الأقل ما يلي:

- يتوجب على المصارف والمؤسسات المالية إعلام السلطات الضريبية الأمريكية دورياً عن الحسابات المفتوحة لدى المصرف أو مجموعة المؤسسات المصرفية والمالية التابعة للمصرف والعائدة، بصورة قانونية أو اقتصادية، لأشخاص طبيعيين أو معنويين خاضعين للتصريح وفقاً لفاتكا، أو لأشخاص معنويين يملك أكثر من عشرة بالمائة من حصصها أو أسهمها، بصورة مباشرة أو غير مباشرة، شخص خاضع للتصريح وفقاً لأحكام FATCA.

- تحدد مؤشرات من شأنها الدلالة على أن الزبون مكلف بالضريبة الأمريكية. من هذه المؤشرات على سبيل المثال دون الحصر:

(أ) أن يكون لديه جواز سفر أمريكي أو بطاقة خضراء (Green Card)، أو يكون مولوداً أو مقيماً في الولايات المتحدة الأمريكية أو له فيها عنوان إقامة أو عمل أو عنوان بريدي أو نشاط أو رقم هاتف أو يكون قد أعطى تعليمات مستمرة بتحويل أموال إلى حساب في الولايات المتحدة الأمريكية أو وكالة عن الحساب إلى شخص له عنوان فيها، أو يعتبره القانون الأمريكي بمقيم ضريبياً في الولايات المتحدة لتراكم مدة تواجده على أراضيها أو لأي سبب آخر.

(ب) عند وجود أي من تلك المؤشرات يتوجب على الزبون، ضمن مهلة محددة، أن يزود المصرف بالمعلومات والمستندات التي من شأنها إثبات صحة أو عدم صحة خضوعه للضريبة الأمريكية ولأحكام FATCA وبالمعلومات والمستندات التي يطلبها المصرف. ويتوجب على المصرف بعد ذلك إرسال تلك المعلومات والمستندات إلى السلطات الضريبية الأمريكية.

- يتوجب على المصارف تحديث المعلومات المتعلقة بزبائننا (اعرف عميلك) وتفرض على الزبون الخاضع للضريبة الأمريكية ولأحكام FATCA رفع السرية المصرفية تجاه السلطات الضريبية الأمريكية والإجازة للمصرف بإعطائها المعلومات والمستندات المطلوبة عنه وعن حساباته وعلاقاته وعملياته مع المصرف.

- يتوجب على المصارف والمؤسسات المالية:

- في حال رفض الزبون المعني تقديم المعلومات والمستندات المطلوبة ضمن المهلة المحددة أو تلكاً في تقديمها
- أو في حال وجود تناقض أو التباس في المعلومات والمستندات المقدمة من الزبون،
- أو في حال رفضه رفع السرية المصرفية تجاه السلطات الضريبية الأمريكية



الاعتماد اللبناني
CREDIT LIBANAIS

To classify the client as a "Recalcitrant Account Holder" as defined by FATCA, to withhold, to the benefit of the US Tax Authorities, a percentage rate out of the client's proceeds which are subject to withholding as per FATCA, to block and close the Client's accounts and to terminate its relationship with the Bank.

Dear clients, we have summarized here above our understanding of some of FATCA's provisions and the measures that we are constrained to comply with in this regard. However, as we are not experts in the US taxation, we kindly advise the concerned Clients to refer to the U.S. Internal Revenues Service and/or the experts and specialists that they deem appropriate and to act according to their advice and guidance. Therefore, we cannot be held liable towards anyone with respect to the understanding summarized above and to the measures that we might be compelled to take in implementation and compliance with

The present Acknowledgement Letter shall be considered as an integral part of the Agreements governing the Clients relationship with the Bank.

Our esteemed concerned clients are required to contact our Bank as soon as possible in order to comply with the FATCA regulations.

Credit Libanais SAL
Jounieh Branch

We acknowledge receipt of this letter and having read and understood its content.

Customer Name: MAZRAANI KAREN MARIE JOSEPH SP
DAOUJOSEPH

Customer ID Number: CJOUC00001610 / REDACTED

Signature: *Karen Daoue* 3/21/16

Date 09-03-16

* Signed in my presence

Name

Signature

Sando Saleh

Sando

Karen Daoue 3/21/16

* جرى التوقيع بحضوري

الاسم

التوقيع

أن تصنف الزبون "زبوناً غير متعاون" "Recalcitrant Account Holder"، بمفهوم القانون المذكور، وأن تقتطع، لصالح السلطات الضريبية الأميركية، نسبة من مداخيله وأمواله الخاضعة بموجب FATCA للاقتطاع وأن تجمد وتقتل حساباته وتنتهي علاقتها معه.

زبائننا الأعزاء، أوجزنا في ما تقدم مفهومنا لأحكام FATCA ولما نحن ملزمون بتطبيقه بهذا الخصوص، غير أننا لسنا خبراء في شؤون الضريبة الأميركية ويعود لكل من يجد نفسه معنياً بأحكام FATCA مراجعة إدارة الواردات الداخلية في الولايات المتحدة الأميركية (Internal Revenue Service) أو من يراه مناسباً من خبراء أخصائيين في هذا الشأن للتصرف وفق المعطيات التي تتوفر له من تلك المصادر. ولا يسعنا بالتالي، لأي سبب من الأسباب، أن نتحمل، تجاه أي كان، أية مسؤولية عن مفهومنا لتلك الأحكام وعن أي إجراء أو تدبير قد نضطر للقيام به تطبيقاً له.

يعتبر الإعلام الحاضر جزءاً لا يتجزأ من الاتفاقيات والعقود التي ترقى علاقة المصرف بالزبون.

وبرجى من زبائننا المعنيين الكرام مراجعة المصرف في أقرب وقت ممكن لمراعاة أحكام FATCA.

الاعتماد اللبناني ش.م.ل.
الفرع:

لقد قرأنا وأخذنا علماً بمضمون هذا الاعلام

اسم العميل:

رقم العميل:

التوقيع:

التاريخ

Karen Daoue 3/21/16



Sando Saleh
Signature
Jounieh Branch

CREDIT LIBANAIS S.A.L.

Capital LBP 268 400 000 000

C.R. Beirut 10742 - List of Banks no. 53

Account Statement

User ID: MGHALIEH
Branch: CJOU Jounieh Branch
Customer: Messrs. DAOU JOSEPH ABDALLAH OR MAZRAANI
KAREN MARIE JOSEPH SP DAOU JOSEPH

Currency: USD
Account No.: REDACTED
Account type: C4 Settlement A/C fr Trm Sva hldr(078)

Date: 20/11/19
Time: 9:39

IBAN: REDACTED

Date From: 01/11/19 To: 20/11/19

Date	Reference	Description	Movement	Value	Date	Balance
		Brought Forward	0.00	CR		0.00
20/11/19	1191120000100	Account transfer DAOU JOSEPH OR MAZRAANI KAREN MARIE 0084 - VIR	413,027.25	DR	19/11/19	413,027.25
20/11/19	DACDAC1901110284	Deposit repayment	409,756.82	CR	20/11/19	3,270.43
20/11/19	DACDAC1901110284	Interest Credit	3,684.39	CR	20/11/19	413.96
20/11/19	DACDAC1901110284	Tax	368.44	DR	20/11/19	45.52
20/11/19	DACDAC1901110284	Commission	45.52	DR	20/11/19	0.00

CREDIT LIBANAIS S.A.L.

Capital LBP 268 400 000 000

C.R. Beirut 10742 - List of Banks no. 53

Account Statement

User ID: MGHALIEH
Branch: CJOU Jounieh Branch
Customer: Messrs. DAOU JOSEPH ABDALLAH OR MAZRAANI
KAREN MARIE JOSEPH SP DAOU JOSEPH

Currency: USD
Account No.: REDACTED
Account type: DA Term Deposit

Date: 20/11/19
Time: 9:42

IBAN:

Date From: 01/11/19 To: 20/11/19

Date	Reference	Description	Movement	Value Date	Balance
		Brought Forward	4,885,817.78 CR		4,885,817.78 CR
20/11/19	D2CD2C1811210330	Increase	413,027.25 CR	21/11/19	5,298,845.03 CR




Huntington National Bank
20 N Clark St
Chicago, IL 60602
312/236-3538

Today's Date: October 11, 2018

SENDER:
JOSEPH DAOU
200 PALM IS SW
CLEARWATER, FL 33767
REDACTED

RECIPIENT:
Daou Joseph Abdallah
9 N Wabash Chicago
IL 60602

PICK-UP LOCATION:
CREDIT LIBANAIS
S A L
SOFIL CENTER
BEIRUT LB

Date Available:  October 22, 2018 (May be available sooner)

Transfer Amount:	\$4,700,000.00
Transfer Fees:	+\$75.00

Total:	\$4,700,075.00
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Transfer Amount:	\$4,700,000.00
Other Fees:	-\$6.00
Total to Recipient:	\$4,699,994.00

Recipient may receive less due to fees charged by the recipient's bank and foreign taxes.

You have the right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 800-480-BANK (800-480-2265) or at www.huntington.com. You can also contact us for a written explanation of your rights.

You can call us at 800-824-5653 to cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

For questions or complaints about Huntington Bank, contact:

Consumer Financial Protection Bureau
855-411-2372
855-729-2372 (TTY/TDD)
www.consumerfinance.gov



03060134065



HB32873



USD4700000.00



The Huntington National Bank Wire Transfer Request Form

Wire Type:

Request Type: In Person

Customer Type: Personal

Today's Date: 10/11/2018

Time: 11:04:58 AM

Branch Information:

Branch Representative: RAMONA GEORGE

Branch Phone Number: 312/236-3538

Branch: CHI - CLARK

Branch Rep Email: RAMONA.M.GEORGE@HUNTINGTON.COM

Interoffice Mail Code: IL099

Customer Information:

Customer Account Name: JOSEPH DAOU

Customer Account Initiator:

Customer Physical Address: 200 PALM IS SW

Customer City: CLEARWATER

Customer State/Zip Code: FL 33767

Customer Phone Number: REDACTED²

Customer ID Type: UNEXPIRED U.S. DRIVER'S LICENSE WITH PHOTO

Customer ID Number: D000480623700

ID Issuing Agency: FL

Wire Type: International Wire

Purpose: Business

Effective Date of Wire Transfer: See 'Date Available' in the disclosure provided for Dollar-to-Dollar Remittance Transfers, attached.

Customer Verification and Source of Funds:

Debit HNB account: REDACTED

HNB account type: DDA

Available Balance: \$4,727,716.54

Beneficiary (Recipient) Information:

Bank ID: CLIBLBXXXX

Bank Name: CREDIT LIBANAIS S.A.L.

Bank Address: SOFIL CENTER

Bank City: BEIRUT

Bank Country: LB

Branch Name:

Bank Code:

Beneficiary Account Name: DAOU JOSEPH ABDALLAH

Beneficiary Account Address: 9 N WABASH CHICAGO IL 60602

Beneficiary Account Number: REDACTED

IBAN Number: REDACTED
CLABE
Number:
Purpose for the wire: HIGHER INVESTMENT RETURN
Special instructions from OBI: HIGHER INVESTMENT RETURN

Transfer Amount & Fees:

See disclosure provided for Dollar-to-Dollar Remittance Transfers, attached.

Special instructions to Huntington National Bank:**Proof of Payment - International Wire Transfers:**

Before signing the "Customer Authorization and Agreement", please review all of the documents provided to you, including the cost information for any international wire transfer. Once you sign the "Customer Authorization and Agreement", for any international wire transfer, you have authorized us to debit the "Total" from your account, and, at that point, we will consider the international wire transfer "Paid in Full". You will have at least 30 minutes from the time you sign the "Customer Authorization and Agreement" to cancel the international wire transfer.

Customer Authorization and Agreement:

Customer Authorization and Agreement: I, the "Customer", request payment to be made to the Beneficiary ("Recipient") listed above by wire transfer. The Customer understands the deposit account listed above will be debited for the amount of the wire transfer plus any applicable fee(s) or charges assessed in connection with the transfer. In the case of an international wire transfer, the debit to the Customer's account will be reflected on the disclosure provided, and the Customer has 30 minutes after receiving the disclosure provided to cancel that wire transfer. For all other wire transfers, and after the 30 minute time period has expired for international wire transfers, Huntington can only attempt to re-call the wire transfer and such attempt to re-call may be unsuccessful. It is important therefore that the beneficiary information given by the Customer is error-free, because Huntington's execution of any wire transfer request is based on the information Customer has provided and participation of third parties. **I, Customer, acknowledge, I can lose the entire amount of the wire transfer if I provide Huntington with the incorrect account number or incorrect institution identifier.** Further, except as otherwise provided by applicable law, (i) if any information provided by Customer is inaccurate, Huntington will not be liable for any loss or damage caused by Huntington's use of the inaccurate information, and (ii) Huntington will not be responsible for any losses that may be caused to the Customer for any errors or delays which occur as a result of any third party's involvement in the process of the wire transfer. When the Customer signs the Wire Transfer Request Form, the security procedures involve use of identification methods that include, but may not be limited to, photo identification and signature verification by Huntington. Customer understands that the Wire Transfer request will not be accepted until such security procedures are completed. International Wire Transfer requests received after 4:30 P.M. in Columbus, Ohio and domestic wire transfer requests received after 5:00 P.M. in Columbus Ohio may be processed on the following business day based on Huntington's operational hours. Huntington has the right to reject the Customer's Wire Transfer request for any reason, and, among other reasons, will not process the Wire Transfer if there are insufficient funds in the account funding the Wire Transfer or if the Wire Transfer would violate the sanctions administered by the Office of Foreign Assets Control or other applicable law. The Customer agrees Huntington is not liable for failure to act or delay in acting on a wire transfer because of circumstances beyond Huntington's control, including but not limited to war, civil unrest, natural disaster, or government actions or restrictions. The Customer agrees to indemnify and hold harmless and defend Huntington from and against any and all actions, claims, demands, liability, loss, damages or expenses from any third party including interest, costs, and attorney's fees that may arise out of or occur in connection with any transfer pursuant to this Authorization, other than resulting from gross negligence or willful misconduct of Huntington or its employees. By signing this Wire Transfer Request Form the Customer is acknowledging that he and/or she has reviewed the form, agrees to its terms and conditions, and attests all of the information provided herein is accurate.

Customer Signature (required):

Customer's
Signature (1): _____ Date: ____/____/____

The Customer's signature must be verified by: ☐ The Signature Card

Questions:

Customer: Please direct questions to your local Huntington Branch or Account Officer, or see the disclosure provided for Dollar-to-Dollar Remittance Transfers, attached, regarding errors, disputes, and cancellation rights.

Branch: Please submit all research requests via the Customer Research System.

Provide the customer a copy, submit to the Wire Room and image the signed copy.